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Social Security Bulletin



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Volume 13

Number 7

**Workmen's Compensation: Coverage, Premiums, and
Payments**

Reasons for Opening Cases for Public Assistance, 1947-49

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Social Security in Review

Conference on Aging

THE Federal Security Administrator, Oscar R. Ewing, has asked several hundred individuals concerned with the problems of aging to join in a National Conference on Aging to be held in Washington on August 13, 14, and 15. The Conference is being called as the result of President Truman's request that Mr. Ewing "explore, with all appropriate groups . . . the problems incident to our increasingly older population and to report to me on your findings and recommendations." The Conference, Mr. Ewing stated, is "but the first of a number of constructive steps we shall be taking to meet the President's request."

Four work sessions will be held in each of the following fields: (1) Aging, population changes—the social and economic implications, (2) employment, employability, rehabilitation, (3) income maintenance, (4) health maintenance and services, (5) education for an aging population, (6) family life, living arrangements, and housing, (7) creative and recreational activities, (8) religious programs and services, (9) community organization, and (10) professional personnel.

These matters are not considered primarily matters for legislation or for governmental action; the Government's share in the Conference is one of cooperation with private citizens and nongovernmental agencies to solve the questions that arise from the increasing proportion of older people among us.

Representatives of the Federal Security Agency and other Government

offices have been named to act as secretariat for each Conference section.

Program Operations

PUBLIC ASSISTANCE expenditures dropped almost \$4.2 million in April—the biggest reduction since the war years. General assistance accounted for 87 percent of the decrease, but expenditures were also lower, for the first time since 1943, for each of the three special types of public assistance programs. For old-age assistance, the decrease was the third in 3 months.

Part of the lower cost for general assistance resulted from a substantial drop in the number of cases on the rolls. General assistance case loads normally decline in the spring with the usual seasonal upswing in employment. This year, however, April figures also showed the full effect of the March settlement of the coal strike. Pennsylvania reported that most of the former strikers and also many of the workers in other industries indirectly affected by the strike who had been recipients of assistance were back at work and received their first pay in April. Revisions in eligibility requirements for general assistance in Oregon and Washington also accentuated the drop in the number of cases receiving this type of assistance. In Oregon, new regulations make single, able-bodied men ineligible for assistance. Washington has made ineligible any employable, single person under 50 years of age, as well as couples without children if one of the couple is employable and is under 50 years of age.

The national case loads for all three

special types of public assistance, unlike that for general assistance, rose slightly again in April. In Kentucky, Mississippi, and Vermont the increases in aid to dependent children were higher than usual as the agencies put special emphasis on processing pending applications.

Substantial cuts in payments to individuals by several States brought down average payments and accounted to a considerable extent for the total reduction in expenditures for all four assistance programs. The largest drop in average payments occurred in aid to dependent children in Utah (\$8.81 per family). In Pennsylvania the lower average payment reflects cost-of-living reductions in food and clothing allowances, which became effective April 15. The revised schedule of maximum allowance for these items was based on a price study made in December. Some other States, faced with inadequate funds for the last quarter of the fiscal year, made various adjustments to avoid going over the amounts available.

The number of cases added to public assistance rolls because of the discontinuance of benefits from the United Mine Workers' Welfare and Retirement Fund dropped sharply again—to less than 500 in April—to become a negligible number in each of the States affected.

IN OLD-AGE and survivors insurance at the end of April, monthly benefits were being paid to almost 2.9 million persons, an increase of 16 percent from the number a year earlier. The monthly amount of the benefits totaled \$59.6 million, 20 percent more than in April 1949. Retired workers

and their dependents—aged wives and young children—numbered 1.8 million and made up about the same proportion of all beneficiaries as in April 1949—about 60 percent. Their benefits were also roughly the same proportion of the total (70 percent) in both years. During April the number of persons receiving benefits increased by 27,200, or less than 1 percent, the lowest proportionate increase since July 1949.

Monthly benefits were awarded to 55,200 persons during April, 10,000 less than in March and 8,000 less than in April 1949. Fewer benefits of each type were awarded than in March, though primary benefits accounted for nearly half the decline.

THE NATIONAL EMPLOYMENT picture continued to improve in April. Civilian employment went up 1.1 million, according to the Bureau of the Census; 58.7 million persons were in civilian jobs. Nonagricultural employment gained 600,000 and totaled 51.5 million—the highest level ever reached in April; for the first time in many months the total was substantially above that reached a year earlier. Unemployment dropped back 600,000 to 3.5 million, bringing the total below the 4-million mark for the first time this year.

Unemployment among workers filing for benefits under the State unemployment systems followed the trend of all unemployment. Administrative factors, however, kept the full effect of the improved labor-market conditions from being reflected in initial claims, which dropped only slightly (2.1 percent). Weeks of unemployment claimed, representing continued unemployment among covered workers, fell off sharply (12 percent) to 7.9 million, partly as a result of increasing activity in outside industries. The average weekly number of such claims, which allows for differences in the length of the work-month, also declined, by 7.1 percent.

During an average week in April, 1.6 million workers received unemployment insurance benefits—one-fourth less than the all-time high reached in March. This total was less than the average in April 1949 as well as in 12 of the preceding 15 months. All of the States but one shared in the

decline from the preceding month.

The amount of benefits paid by the State agencies fell off sharply, reflecting the drop in the number of beneficiaries. From \$187.2 million paid out in March, benefits dropped to \$139.0

million. The average weekly payment for total unemployment showed a slight decrease for the fourth successive month—from \$20.90 to \$20.87, which is the lowest average weekly benefit paid since September 1949.

Selected current statistics

[Corrected to June 7, 1950]

Item	April 1950	March 1950	April 1949	Calendar year	
				1949	1948
<i>Labor Force</i> ¹ (in thousands)					
Total civilian.....	62,183	61,675	60,835	62,105	61,442
Employed.....	58,698	57,551	57,819	58,710	59,378
Covered by old-age and survivors insurance ²	34,000	33,600	33,900	34,300	35,300
Covered by State unemployment insurance ³	31,600	31,200	31,600	31,500	32,900
Unemployed.....	3,515	4,123	3,016	3,395	2,064
<i>Personal Income</i> ⁴ (in billions; seasonally adjusted at annual rates)					
Total.....	\$216.9	\$222.8	\$210.5	\$209.8	\$211.9
Employees' income ⁵	138.6	136.8	135.6	135.1	134.9
Proprietors' and rental income.....	42.8	43.5	45.0	44.8	46.5
Personal interest income and dividends.....	18.1	17.9	17.1	17.3	16.2
Public aid ⁶	2.4	2.5	2.1	2.2	1.8
Social insurance and related payments ⁷	6.6	7.3	7.0	6.2	5.5
Veterans' subsistence allowances ⁸ and bonuses.....	2.7	2.6	2.1	2.1	2.5
Miscellaneous income payments ⁹	5.7	12.2	1.6	2.1	1.5
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: ¹⁰					
Number (in thousands).....	2,889	2,862	2,480		
Amount (in thousands).....	\$59,638	\$58,957	\$49,750	\$655,852	\$543,623
Average primary benefit.....	\$26.22	\$26.17	\$25.59		
Awards (in thousands):					
Number.....	55	65	63	682	596
Amount.....	\$1,205	\$1,476	\$1,411	\$15,343	\$12,748
<i>Unemployment Insurance</i> ¹¹					
Initial claims (in thousands).....	1,178	1,203	1,800	17,660	10,018
Weeks of unemployment claimed (in thousands).....	7,871	9,746	8,269	102,612	(11)
Weeks compensated (in thousands).....	6,758	9,090	6,926	86,638	42,696
Weekly average beneficiaries (in thousands).....	1,560	2,098	1,598	1,666	821
Benefits paid (in millions) ¹²	\$139	\$157	\$137	\$1,737	\$788
Average weekly payment for total unemployment.....	\$20.87	\$20.90	\$20.04	\$20.47	\$19.66
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,768	2,760	2,582		
Aid to dependent children:					
Families.....	642	635	520		
Children.....	1,629	1,612	1,328		
Aid to the blind.....	94	94	88		
General assistance.....	605	652	476		
Average payments:					
Old-age assistance.....	\$45.69	\$45.94	\$45.31		
Aid to dependent children (per family).....	72.23	75.29	73.51		
Aid to the blind.....	45.73	46.20	44.71		
General assistance.....	48.72	50.84	48.54		

¹ Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

² Estimated by the Bureau of Old-Age and Survivors Insurance.

³ Data from the Bureau of Employment Security, Department of Labor.

⁴ Data from the Office of Business Economics, Department of Commerce.

⁵ Civilian and military pay in cash and in kind in the continental United States, pay for Federal civilian and military personnel stationed abroad, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

⁶ Payments to recipients under the 3 special public assistance programs and general assistance.

⁷ Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

⁸ Under the Servicemen's Readjustment Act.

⁹ Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

¹⁰ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

¹¹ Data not available.

¹² Gross: annual amounts adjusted for voided benefit checks.

Workmen's Compensation: Coverage, Premiums, and Payments

by DOROTHY McCAMMAN*

WORKMEN'S compensation, the first of the social insurances to be adopted in this country, plays a significant role in any evaluation of the scope and character of protection afforded by social security programs. Yet, until 10 years ago, most persons concerned with workmen's compensation in national perspective had given major attention to statistics on accidents and accident prevention and relatively little attention to the insurance protection features of the program. As a result there were no measurements on a Nation-wide basis of the number of persons actually protected by these laws, the number of beneficiaries, or the amount of benefits paid.

To fill what would otherwise have been a major gap in its series of payments under social insurance and related programs, the Bureau of Research and Statistics—now the Division of Research and Statistics—undertook the development of comparable Nation-wide statistics on workmen's compensation payments under each of the State and Federal programs. The annual estimates of payments have been published periodically in the *BULLETIN* and *YEARBOOK*. These data meet a need beyond that of the Social Security Administration as evidenced by their use by the National Income Division of the Department of Commerce in its income payments series, by the Subcommittee on Accident Costs of the President's Conference on Industrial Safety, and by various State workmen's compensation agencies that do not themselves obtain information on the total payments made under the laws they administer.

From time to time, the Division of Research and Statistics has worked on the problem of developing estimates of coverage and beneficiaries under workmen's compensation pro-

grams. The project on beneficiaries was abandoned when it became clear that published statistics on the number of cases classified by extent of disability lacked comparability and reflected drastic differences among the States in the practice of classification. Only through a field study could an estimate be developed that would be comparable to the beneficiary estimates available for other programs.

The first attempt to estimate coverage was an experimental estimate of average monthly coverage as of 1939, developed for each State. Although this project was not undertaken until 1944, basic premium data for years more recent than 1939 were not available due to a wartime curtailment in the operations of the National Council on Compensation Insurance, the major rate-making organization in the workmen's compensation field. The 1939 estimate for each State was submitted to the State agency for review as to accuracy of estimating method and results, along with a request for any data that would be useful in improving the 1939 estimate and in developing estimates for subsequent years. In general, the responses indicated approval of the estimating method and the results achieved. A number of States provided useful data for a revision or projection of the estimates. The 1939 national estimate was never completed, however, in part because of loss of personnel and in part because its lack of timeliness made it advisable to consider this as only a pilot study for use as a guide when more recent data would again be available.

The project of estimating coverage was later resumed but under conditions that necessitated somewhat less intensive analysis than had originally been planned. Although an estimate was again developed for each State, the data that could be assembled were not uniformly good from State to State, and there was no opportunity

to submit the individual estimates to the State agencies for approval. Consequently, the result is an estimate of the total coverage under all workmen's compensation programs in the United States, rather than a State distribution of coverage.

As a byproduct of the work done annually in estimating payments and of the special coverage project, other data on workmen's compensation operations have been assembled and are summarized in this article.

Nature of the Programs

Workmen's compensation legislation is designed to assure prompt payment of benefits to injured employees and to the dependents of persons killed in industry, with a minimum of inconvenience to the persons involved and with costs paid by the employer as part of the expense of production. Before such legislation was adopted, an injured employee who sued his employer for damages had to prove negligence on the part of the employer; the court remedy was apt to be slow, costly, and uncertain. Under compensation laws, workers are spared the difficulties of court procedure and, since the cost of work injuries is considered a production expense, the question of fault or blame for the accident is not raised.

In 1908 a Federal workmen's compensation program covering Government employees in hazardous jobs was enacted. During the next few years there was a wave of State legislative activity in this field; 10 laws were approved in 1911, eight in 1913, eight in 1915, and several in each of the intervening years. By the end of 1920, all but six States had enacted workmen's compensation programs. Mississippi, the last of the six to adopt such legislation, enacted its law in 1948. In addition to the 48 State laws, there are Federal acts covering Federal Government employees, private employees in the District of Columbia,

* Division of Research and Statistics, Office of Commissioner.

and longshoremen and harbor workers.

One of the primary differences among the States in the framework of their compensation systems is in the organizational method of ensuring that compensation will be paid when due. Most laws permit the employer to insure with private insurance companies. In seven of the 18 States that have State insurance funds, however, employers are required to use the State fund in insuring their risks; these are known as the "exclusive" funds. In the other 11 State insurance systems the fund is "competitive," and employers choose between insuring with the State fund or a private carrier. Under all but a few acts an employer may qualify as a "self-insurer" by giving proof of ability to carry his own risk.

Another major difference among the systems is in the use of compulsory or elective methods of covering employments. A compulsory statute is one that requires every employer within the scope of the compensation law to accept the act and pay the compensation specified. An elective act may be accepted or rejected by the employer, but employers who elect to reject it lose the customary common-law defenses—assumed risk of the employment, negligence of fellow workers, and contributory negligence. In some instances, the laws are in part compulsory and in part elective. The compulsory acts now slightly outnumber the elective acts.

The acts differ too with respect to the types of employment they are designed to protect. This source of difference is brought out in connection with the following discussion of the coverage estimates.

Coverage

Wide variations in the coverage patterns of workmen's compensation legislation have handicapped the measurement of the number of workers who are actually protected by such programs. None of the State laws covers all employments. Quite commonly, the laws exempt employers of agricultural, domestic, and casual labor, as well as other employers who have fewer than a specified number

of employees. These exemptions do not in themselves constitute an insuperable problem in building up a coverage estimate from available employment data. Most acts, however, permit such legally exempt employers to accept voluntarily the coverage of the law, and elective acts, of course, permit employers who fall within the prescribed scope to reject the act if they prefer to risk a suit for damages. With such elective and voluntary provisions, it is impossible to arrive at an estimate of the effective coverage by deducting specifically exempt groups from the total employment in the State. Even in States with compulsory laws, the deduction method ignores the fact that there is a margin—however slight—of noncompliance. And to further complicate this line of approach toward a coverage estimate, coverage under a number of laws is defined in terms of hazardous or extra-hazardous employment and therefore cannot be estimated by use of employment data from the Bureau of the Census or from the programs of other Federal agencies.

In estimating coverage, the Division of Research and Statistics has relied primarily on data on insured payrolls, available through the generosity of the National Council on Compensation Insurance. With this approach, it has been unnecessary to determine whether an employer who falls within the defined scope of the act has elected to remain outside and whether another who would be legally exempt has chosen to come under. It has also been unnecessary to make arbitrary judgments as to the hazardous nature of employments.

Estimating Method

As a basis for the survey of coverage as of 1946, the National Council on Compensation Insurance provided payroll data for 37 States—33 States for which it makes rates and four States that have independent rating bureaus but make their experience available to the Council. The payrolls amounted to \$37.3 billion for the policy year 1945 and to \$45.5 billion for the policy year 1946. These payrolls, although insured primarily by private carriers, include also payrolls insured by those competitive State funds that

are members of the National Council.

The policy year, the basic period of time in calculating compensation rates, is the period covered by all the policies issued in a given calendar year. It consequently cuts across two calendar years. Payrolls covered by the first policy issued in the policy year 1945, for example, would fall almost entirely in the calendar year 1945; the payrolls covered by the last policy issued would fall almost entirely in the calendar year 1946. Similarly, payrolls insured under policies issued in the policy year 1946 would be composed of wages earned in the calendar year 1947 as well as in the calendar year 1946. As a first step in the estimate, policy-year payrolls were converted to calendar-year 1946 payrolls by using the average of the two policy years, 1945 and 1946. Implicit in this conversion method is the widely accepted assumption that policy-writing is evenly distributed throughout the year in such a way that each policy-year payroll is made up of half the payroll for that calendar year and half of that for the following calendar year.

The completeness of the Council's coverage of private insurance carriers varies somewhat from State to State, depending on whether the law or regulation of the supervisory State agency requires carriers to report their experience for rate-making purposes. Members of the Council, however, report their experience for every State. Although data are not available to show what proportion of total private-carrier business in each State is written by members reporting to the Council, Council membership is known to be preponderant and representative in each of the States for which the Council makes rates. To identify those States in which Council membership was incomplete and private-carrier business was consequently underreported, the premiums of the carriers reporting payrolls to the Council were compared with the premiums compiled by the *Spectator*, which obtains reports for all private carriers. For most of the 37 States, the difference was not more than a few percentage points in one direction or the other. Since *Spectator* data consisted of written premiums for a calendar year and

Council data of earned premiums converted from policy years to a calendar-year basis, differences of this magnitude were to be expected, and the Council reports of payroll could be accepted as complete. For other States, where comparison with *Spectator* premiums indicated that the Council did not have a complete report of private-carrier business, the relationship based on premiums was used to inflate the payroll insured by Council members.

Fortunately, recent data on payrolls insured by private carriers and—where relevant—by State funds have been published for a number of the States for which the National Council does not have reports. For some additional States, data on payrolls insured by carriers had been obtained at the time of the exploratory coverage study, and there were recent data of other types that could be used in projecting payrolls to 1946.

It was necessary to obtain a measure of the payrolls of self-insurers in the 37 States for which Council data were available, as well as in the other States that permit employers to carry their own risks. Many of the State agencies have information on the amount of payrolls of employers who qualify as self-insurers. In some instances these payrolls are published periodically in the reports of the agencies. In other instances, self-insurers' payrolls had been made available by the agency at the time of the 1944-45 coverage study and could be projected on the basis of trends—the ratio, for example, of the number of cases compensated by self-insurers to cases compensated by private carriers. Where no information was available as to the payrolls of self-insurers, estimates were developed using known relationships between self-insurers and private carriers in the State on such items as taxes, benefit payments, and number of cases. These relationships served as indicators rather than exact measures and were adjusted to reflect the fact that self-insurance in one State may be concentrated in the mining industry and have high benefit payments in relation to payrolls, while in another State self-insurers are predominantly governmental units with low benefit payments in

relation to payrolls. The use of such adjusted relationships had been approved by the State agencies in connection with the original exploratory survey of coverage.

Through these devices a covered payroll figure was built up for each State. When much estimating was involved, a range was used in order to embrace the probable situation. The covered payroll thus developed for each State was translated into an estimate of the number of workers covered in an average month by using the relationship between payrolls and average monthly employment under the State's unemployment insurance program in 1946. This estimate assumes that the average wage as well as the turn-over of workers covered under workmen's compensation is comparable with that of workers covered by the unemployment insurance program—a valid assumption according to the comments made by the administrators of the workmen's compensation programs at the time the conversion method was originally used.

The estimating procedure described here was employed also in developing an estimate of coverage as of 1940, thus providing a measurement of the growth in workmen's compensation coverage. The year 1940 was sufficiently close to the base period of the pilot study to permit incorporation of the special data growing out of that study. Moreover, the development of an estimate of 1940 coverage has an advantage over a revision of the 1939 estimate in that it can be compared with an estimate of potential coverage arrived at by Arthur H. Reede through application of the provisions of the laws to the 1940 Census data.¹

Estimated Coverage, 1940, 1946, and 1948

In an average month in 1940, slightly less than 25 million employees were covered by the State and Federal workmen's compensation programs; the range of the estimate is from 24.2 to 25.0 million. Although all States except Mississippi had workmen's

compensation laws at that time, no coverage is included for Arkansas since its law did not go into effect until the end of 1940. In addition, there were the Federal laws covering private employees in the District of Columbia, longshoremen and harbor workers, and Federal Government employees. The total 1940 payroll covered under workmen's compensation is estimated at \$34.7-35.8 billion.

By 1946, average monthly covered employment had increased almost a third, to between 32.0 and 33.0 million workers. Covered payrolls amounted to about \$78.3-80.6 billion, two and one-quarter times the 1940 payroll.

The closeness of these estimates to the coverage of the unemployment insurance programs—both in absolute amounts and in percentage increase over the years—makes it possible to obtain a rough estimate of workmen's compensation coverage in a more recent year. Average monthly employment covered by unemployment insurance was 23 million in 1940 and 30 million in 1946, about the same levels as the workmen's compensation coverage after exclusion of 1.1 million Federal Government employees in 1940 and 2.7 million in 1946. Actually, although the overlap of the coverage of unemployment insurance and workmen's compensation is great, significant numbers of workers are covered by one or the other of the two programs but not by both. Employees of States and local governmental units, for example, are rarely covered by unemployment insurance but are frequently covered under workmen's compensation programs—indeed, the latter type of law may cover them compulsorily even though coverage for other employments is elective. On the other hand, higher numerical exemptions under some of the workmen's compensation laws and the elective nature of many such laws may result in the exclusion of workers who are protected by unemployment insurance.

Application of the percentage increase under unemployment insurance to the workmen's compensation coverage estimates (with Federal workers treated separately) yields an estimate of 34-35 million workers covered in an average 1948 month, with a payroll of \$100-103 billion for the

¹ Arthur H. Reede, *Adequacy of Workmen's Compensation*, Harvard University Press, 1947.

year. By 1948, Mississippi had enacted a workmen's compensation law, but no coverage is included for this State because the program did not go into effect until 1949.

Comparison With Other Estimates

The coverage estimates indicate that, in both 1946 and 1948, roughly 3 out of 4 civilian wage and salary workers were protected against employment injuries. The Bureau of Labor Standards, Department of Labor, states in its Bulletin No. 99, 1948, that measurements of the extent of coverage are not available but "probably not more than fifty percent of gainfully employed workers are actually protected by workmen's compensation." Our analysis indicates that this estimate is not high enough. In contrast, a recent workmen's compensation analysis prepared by the Chamber of Commerce contains the statement: "It is estimated that approximately 45,000,000 workers are protected by workmen's compensation in the United States."³ That this latter figure is an overestimate—if it is intended to refer to the number protected at any time or in any short period—is obvious from a comparison with the total number of employed workers in an average week in 1948 or 1949. After excluding interstate railroad workers and unpaid family workers—neither of which group falls within the scope of workmen's compensation legislation—the total number of civilian wage and salary workers is in the neighborhood of 44 million (1949) or 45 million (1948). It is possible that the Chamber of Commerce estimate is intended to relate to total employment during the year, rather than to average weekly or monthly employment. But total employment during the year is not an altogether meaningful concept in relation to workmen's compensation since the protection of this program is definitely tied to employment at a particular time.

The 1940 estimate of the number of workers actually having work-

men's compensation protection can be compared with Arthur H. Reede's estimate of the number of workers who would have been covered if all elections provided for by law had been made. His estimate of "applicable" as contrasted to "actual" coverage and earlier estimates of the same nature are described in detail.³ Mr. Reede used Census data for March 1940 to subtract from the total labor force in each State the unemployed and five groups of employed persons that he described as "not eligible for coverage by state laws: (a) unpaid family workers, (b) employers and self-employing persons, (c) railroad workers engaged in interstate transportation, (d) employees engaged in water transportation, some of whom are covered by the United States Longshoremen's Act, and (e) employees of the federal government, largely covered by the United States Civil Compensation Act." The remaining number was assumed to be "eligible" for coverage. He then computed the exclusions—hired farm workers, domestics, casual workers, small-firm employees, and others—"by applying census indications to the terms of the several laws in the light of their interpretation by responsible authorities." For all States with laws and for the District of Columbia, Mr. Reede arrived at a total of 5,178,000 exclusions out of a total of 31,161,000 "eligible employees" (31,704,000 when Mississippi and Arkansas are included). Thus his applicable coverage as of March 1940 is just short of 26 million in the 47 jurisdictions. If his March estimate is converted to average monthly employment in 1940 by using the relationship under the unemployment insurance program, it is increased to 27 million. Our estimate of actual coverage, excluding Federal employees, for the same period is 23-24 million, about 85-89 percent of the Reede estimate.

Assuming that both sets of estimates are reliable measures of what they are intended to measure, the difference of 3-4 million is an indication of the extent to which employers chose to remain outside the scope of an elective act and failed to comply

³ Op. cit.

when they were subject to a compulsory act. Although the 1940 State estimates of actual coverage are not presented here and are not equally reliable for all States, they permit an interesting comparison between actual and applicable coverage under elective and compulsory laws. As of July 1, 1940, the insurance requirements of only 16 of the 47 laws were classified as compulsory in Bureau of Labor Statistics publications. Under eight, or just half, of the compulsory laws the estimated actual coverage—or the midpoint of the range—is 90 percent or more of the applicable coverage; under none was the proportion less than 70 percent. In contrast, under only eight of the 31 laws classified as elective—or about one-fourth—was the ratio of actual to potential coverage as high as 90 percent; under five, the ratio was between 60 and 70 percent.

No conclusions as to the relationship between actual and applicable coverage in more recent years can safely be drawn from the 1940 comparison. Many of the laws that were then elective have subsequently been made compulsory. Also, general business conditions, among other factors, appear to influence the amount of nonelection and noncompliance. Reede points out that "the small retailer when hard pressed feels obliged to reject the compensation act" and that "a wave of rejections is sometimes induced by drastic upward revision of benefit scales."

Premiums

What does it cost an employer to protect his employees under the workmen's compensation program? To a great extent, the cost of his insurance is determined by his industrial classification and the hazards of that classification, subject to modification for his experience rating. The premium rate he pays, as compared with the premium rate for the same industrial classification in another State, reflects the level of benefits provided in his jurisdiction. His costs will depend on the method by which he insures his compensation liability—through a private carrier, through an exclusive or competitive State fund, or through carrying his

³ Chamber of Commerce of the United States, *Analysis of Provisions of Workmen's Compensation Laws and Discussion of Coverages*, January 1950.

own risk—and what proportion of his premium is assigned to acquisition costs and costs for services and general administration. Some over-all measurements of this cost, and of the variations in costs, are available at this time.

Earned Premiums as Percent of Payroll

Premiums and payroll data for the policy year 1939 for 36 States were made available by the National Council on Compensation Insurance. The earned premiums amounted to \$247.4 million, or 1.4 percent of the \$17.4 billion payroll. For the policy year 1946, a total of \$45.5 billion in payrolls was reported for 37 States; data were lacking, however, on earned premiums for a few States. For those States for which both premiums and payroll were available, the 1946 rate was 1.2 percent. When the comparison is limited to 33 identical States in the 2 years (using 1945 policy-year data for a few States in which 1946 data had not yet been reported), the drop in premium rates is from 1.3 percent in 1939 to 1.1 in 1946.

A wide spread in rates among the States results from differences in industrial patterns and benefit levels. In 1939 the lowest rate among the 33 identical States was 0.8 percent of payroll, and the highest was 3.2 percent. About half the States had rates of 1.0–1.3 percent, and only three were less than 1.0 percent. In 1946 the range was from 0.7 to 2.5 percent of payroll, and though half the States were again found in the intervals of 1.0–1.3, another one-third fell below 1.0 percent. In general, the period 1939–46 was marked by decreasing rates. In only a few States had rates failed to decline during this period. The downward trend may have been reversed, however, in 1947. In the 14 States for which Council data permit a comparison between the policy years 1946 and 1947, the ratio was the same in both years for six States, was higher in 1947 for seven States, and was lower for only one.

The analysis based on Council data relates primarily to private-carrier premiums as a percent of payroll, although—as pointed out above—the operations of some competitive State

Table 1.—Workmen's compensation: Net premiums written in relation to losses paid by all private carriers, 1939–48

[Amounts in millions]			
Year	Premiums	Losses	Loss ratio ¹
Total, 10 years...	\$4,750.6	\$2,217.1	46.7
1939.....	260.1	123.8	47.6
1940.....	270.9	134.6	49.7
1941.....	342.0	169.8	46.7
1942.....	458.2	190.2	41.5
1943.....	503.7	213.2	42.3
1944.....	501.8	236.7	47.2
1945.....	488.4	252.7	51.7
1946.....	512.1	269.4	52.6
1947.....	662.9	301.9	45.5
1948.....	750.5	334.8	44.6

¹ Calculated on unrounded figures.

Source: *Spectator: Premiums and Losses by States of Casualty, Surety and Miscellaneous Lines, 1940–49* editions.

funds are included. No separate data are available by which to measure the ratio of premiums to payrolls covered by State funds only. State funds, especially the exclusive funds, achieve certain economies not possible under private-carrier insurance. An over-all ratio of premiums to payrolls would not necessarily reflect these economies, since the competitive State funds often insure an undue proportion of the poorer risks.

For comparison with the estimate of total payroll of employers who are insured by private carriers or State funds or who carry their own risks, an estimate of total "premiums" has been built up for 1940 and 1948. Obviously, self-insurers do not pay premiums as such. In a number of States, their "hypothetical premiums" are calculated for purposes of assessing them their share of the costs of the State agency in administering the program. A more realistic measure of the actual costs to self-insurers, however, was considered to be their payments for compensation and medical care plus an additional amount, say 5–10 percent, for the administrative costs that the employer pays directly and through his taxes to cover the administrative costs of the State agency. In building up the estimate of total premiums, the *Spectator* was used for data on premiums of all private carriers and of those State funds for which it includes reports. Premiums of the remaining State funds were obtained from State publications or were made available by the adminis-

trators. The system for Federal employees, classified as a State fund, is financed through annual congressional appropriation; therefore, the premium estimate for this fund consists of the sum of the benefit payments and administrative costs, as published in annual reports.

The total premium figure thus derived amounts to \$418–420 million for 1940 and to \$1,014–1,018 million for 1948. These amounts, when related to the covered payroll estimates, indicate that the cost of workmen's compensation was about 1.2 percent of payroll in 1940 and 1.0 percent in 1948.

Ratio of Losses to Premiums

On the basis of the estimated cost figures described above, workmen's compensation payments amounted to 61 percent of premiums in 1940 and to 53 percent in 1948. The relatively high loss ratio results from the method of estimating the premiums of self-insurers; when this segment of the total is excluded the loss ratio falls to 57 percent in 1940 and 49 percent in 1948. For private carriers alone, payments amounted to 50 percent of premiums in 1940 and 45 percent in 1948. All State funds combined paid out a considerably higher proportion of their premium income in benefits: 76 percent in 1940 and 69 percent in 1948. Published data are available for a more detailed examination of the loss ratios of private carriers.

The relationship of the amount of losses incurred to the premiums earned during a policy year is commonly used by insurance organizations in evaluating and revising their manual rates. Especially in a period when premiums are large because of rising payrolls, the use of incurred losses—which reflect these high payrolls—results in a more valid loss ratio than can be obtained by using actual disbursements, which are subject to some lag. But since the present analysis does not require the exactness necessary in determining the adequacy of manual rates, it has been based on the more readily obtainable relationship between losses paid and net premiums written. By extending this comparison over a 10-year period, it gains a validity not

present in a single-year comparison of losses paid to premiums written.

For the calendar years 1939 through 1948, private carriers wrote a total of \$4.8 billion in premiums and paid out \$2.2 billion in losses, a ratio of 47 percent. The ratio fluctuated unevenly from year to year, and was as high as 53 percent in 1946 and as low as 42 percent in 1942 and 1943 (table 1).

Payments, 1939-48

Total Payments

Workmen's compensation payments have more than doubled over the 10-year period for which estimates have been developed. The total of \$536 million for 1948 (distributed by State in table 2 is 128 percent higher than the 1939 total of \$235 million.

These amounts represent the payments of cash compensation in disability or death cases and the cost of medical and hospitalization benefits. They do not include certain other direct costs to the employer for occupational injuries; for example, the various costs—frequently including wage replacement—of injuries that result in a time loss shorter than the compensation waiting period. An exact measure of the amount of such additional direct costs is not available. However, a report of the Subcommittee on Accident Costs of the President's Conference on Industrial Safety states, with reference to 1946 when payments alone amounted to \$435 million, "a conservative estimate places the direct employer cost at over 600 million dollars annually."

Three factors combine to account for the rapid increase in payments over the 10-year period: the expanding labor force protected by workmen's compensation programs, the rise in wage rates on which benefits are based, and liberalizations in the cash and medical benefits provided by the laws.

With respect to the first factor, the 40-percent increase in estimated coverage between 1940 and 1948 has undoubtedly been accompanied by a marked increase in the number of compensable injuries, but no measure of this latter increase is available. Bureau of Labor Statistics data on work injuries shed some light on this

question, although only indirectly, since the data relate to all employees regardless of coverage by compensation programs and to all disabilities lasting a day or more, many of which would be noncompensable because of the waiting periods. If the classifi-

cations of agriculture and railroads are subtracted from the Bureau of Labor Statistics totals to bring them closer to the coverage of the workmen's compensation programs, the number of injuries to employees rose from 1.4 million in 1940 to a high

Table 2.—Workmen's compensation: Estimated payments, by State and type of insurance, 1947 and 1948¹

[In thousands]

State	1947				1948				Percent change in total payments, 1948 from 1947
	Total	Insurance losses paid by private insurance carriers ²	State fund disbursements ³	Self-insurance payments ⁴	Total	Insurance losses paid by private insurance carriers ²	State fund disbursements ³	Self-insurance payments ⁴	
Total.....	\$487,400	\$301,833	\$110,849	\$74,718	\$536,494	\$334,699	\$121,563	\$80,232	+10.1
Alabama.....	2,377	1,897	—	480	2,587	2,067	—	520	+8.8
Arizona.....	5,328	1,558	5,085	85	7,450	68	7,297	85	+39.5
Arkansas.....	3,100	2,550	—	550	3,149	2,519	—	630	+1.6
California.....	45,667	31,328	9,829	4,500	50,536	33,999	11,537	5,000	+10.7
Colorado.....	2,640	855	1,185	600	2,936	995	1,411	550	+12.6
Connecticut.....	8,814	7,933	—	881	9,244	8,320	—	924	+4.8
Delaware.....	549	461	—	88	627	527	—	100	+14.2
Dist. of Col.....	1,572	1,453	—	119	1,972	1,816	—	156	+25.4
Florida.....	5,356	4,994	—	362	6,402	5,950	—	452	+18.5
Georgia.....	3,227	2,827	—	400	3,601	3,161	—	440	+11.6
Idaho.....	1,490	764	376	350	1,822	1,022	450	350	+22.2
Illinois.....	26,999	20,970	—	6,029	30,219	23,310	—	6,909	+11.9
Indiana.....	7,972	6,702	—	1,270	8,563	7,193	—	1,370	+7.4
Iowa.....	3,584	2,867	—	717	3,961	3,171	—	790	+10.1
Kansas.....	3,113	2,363	—	750	3,682	2,792	—	890	+18.3
Kentucky.....	6,171	3,171	—	3,000	6,242	3,802	—	2,440	+1.2
Louisiana.....	8,122	6,822	—	1,300	9,139	7,679	—	1,460	+12.5
Maine.....	2,046	1,766	—	280	1,996	1,721	—	275	-2.4
Maryland.....	5,921	4,346	507	1,068	6,379	4,779	528	1,072	+7.7
Massachusetts.....	17,750	16,189	—	1,570	19,516	17,746	—	1,770	+8.9
Michigan.....	18,797	11,002	1,125	6,670	20,749	12,185	1,204	7,360	+10.4
Minnesota.....	7,663	6,245	—	1,418	8,680	7,074	—	1,606	+13.3
Mississippi.....	75	75	—	—	95	95	—	—	+28.7
Missouri.....	8,848	7,168	—	1,680	9,777	8,017	—	1,760	+10.5
Montana.....	1,972	346	1,162	464	2,353	543	1,296	511	+19.3
Nebraska.....	1,726	1,646	—	80	1,987	1,902	—	85	+15.1
Nevada.....	1,176	1	1,050	125	1,340	2	1,238	100	+12.9
New Hampshire.....	1,339	1,313	—	26	1,550	1,520	—	30	+15.8
New Jersey.....	26,208	22,362	—	3,846	27,200	23,386	—	3,814	+3.8
New Mexico.....	1,115	990	—	125	1,303	1,183	—	120	+16.9
New York.....	89,122	55,940	18,630	14,552	100,139	63,320	20,469	16,350	+12.4
North Carolina.....	5,027	4,131	—	896	5,791	4,761	—	1,030	+15.2
North Dakota.....	854	1	853	—	891	1	890	—	+4.3
Ohio.....	32,938	146	28,492	4,300	35,464	2	30,862	4,600	+7.7
Oklahoma.....	6,243	4,928	253	1,032	6,968	5,785	—	860	+12.1
Oregon.....	5,911	600	5,311	—	6,875	772	6,103	—	+16.3
Pennsylvania.....	27,600	16,294	2,131	9,175	28,907	17,188	2,329	9,390	+4.7
Rhode Island.....	4,208	4,012	—	196	3,730	3,560	—	170	-11.4
South Carolina.....	3,753	3,153	—	600	3,933	3,303	—	630	+4.8
South Dakota.....	518	435	—	83	686	576	—	110	+32.4
Tennessee.....	4,084	3,326	—	758	4,406	3,510	—	896	+7.9
Texas.....	23,497	23,497	—	—	28,133	28,133	—	—	+19.7
Utah.....	1,579	551	763	265	1,657	622	765	270	+4.9
Vermont.....	750	680	—	70	750	680	—	70	0
Virginia.....	4,481	3,501	—	980	5,057	3,951	—	1,106	+12.9
Washington.....	11,862	456	10,906	500	12,769	369	11,900	500	+7.6
West Virginia.....	8,296	8	7,880	408	8,800	3	8,382	415	+8.1
Wisconsin.....	10,665	8,595	—	2,070	11,881	9,615	—	2,266	+11.4
Wyoming.....	720	5	715	—	878	4	874	—	+21.9
Federal employees.....	14,566	—	14,566	—	13,672	—	13,672	—	-6.1

¹ Data for 1948 preliminary. Calendar-year figures, except for Montana, North Dakota, Oregon, and West Virginia, for Federal employees, and for State fund disbursements in Maryland and Utah, for which actual or estimated data for fiscal years ended in 1947 and 1948 were used. Includes benefit payments under the Longshoremen's and Harbor Workers' Compensation Act and the Defense Base Compensation Act for the States in which such payments are made.

² Net cash and medical benefits paid by private insurance carriers under standard workmen's com-

pensation policies. Data from the *Spectator: Premiums and Losses by States of Casualty, Surety and Miscellaneous Lines*, 1948 and 1949 editions.

³ Net cash and medical benefits paid by State funds; compiled from State reports (published and unpublished) and from the *Spectator*; estimated for some States.

⁴ Cash and medical benefits paid by self-insurers, plus the value of medical benefits paid by employers carrying workmen's compensation policies that do not include the standard medical coverage. Estimated from available State data.

Table 3.—*Workmen's compensation: Payments by type of insurance, 1939-48*

(Amounts in thousands)

Year	Total		Type of insurance					
			Insurance losses paid by private insurance carriers ¹		State fund disbursements ²		Self-insurance payments ³	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
1939	\$234, 875	100.0	\$122, 183	52.0	\$68, 481	29.2	\$44, 211	18.8
1940	256, 061	100.0	134, 653	52.6	72, 541	28.3	48, 867	19.1
1941	291, 318	100.0	159, 823	54.9	77, 202	26.5	54, 293	18.6
1942	339, 492	100.0	190, 239	57.6	81, 758	24.7	58, 495	17.7
1943	355, 862	100.0	213, 123	59.9	81, 609	22.9	61, 130	17.2
1944	386, 628	100.0	236, 593	61.2	85, 318	22.1	64, 717	16.7
1945	410, 828	100.0	252, 570	61.5	91, 368	22.2	66, 890	16.3
1946	435, 213	100.0	269, 353	61.9	96, 053	22.1	69, 807	16.0
1947	487, 400	100.0	301, 833	61.9	110, 849	22.8	74, 718	15.3
1948 ⁴	536, 494	100.0	334, 699	62.4	121, 563	22.7	80, 232	14.9

¹ Net cash and medical benefits paid by private insurance carriers under standard workmen's compensation policies. Data from the *Spectator: Premiums and Losses by States of Casualty, Surety and Miscellaneous Lines*.

² Net cash and medical benefits paid by State funds; compiled from State reports (published and unpublished) and from the *Spectator*; estimated for some States.

³ Cash and medical benefits paid by self-insurers, plus the value of medical benefits paid by employers carrying workmen's compensation policies that do not include the standard medical coverage. Estimated from available State data.

⁴ Preliminary.

of 1.3 million in 1943 (the wartime peak resulting from a large labor force combined with a rise in accident-frequency rates due in part to long hours of work and overtime) and then declined to 1.4 million again in 1948. In manufacturing, which forms a large share of the Bureau of Labor Statistics totals and an even larger share of the workmen's compensation coverage, the injury-frequency rate per million employee-hours worked rose from 14.9 in 1939 to a peak of 20.0 in 1943, decreasing thereafter to 17.2 in 1948. The severity rate in manufacturing—the average number of days lost per 1,000 employee-hours worked—was 1.4 in 1939, reached a high of 1.7 in 1941, and was 1.5 in 1948. These data indicate that the increased coverage of the workmen's compensation programs over the 10-year period has not been offset by lower accident rates and that there has undoubtedly been a substantial rise in the number of compensated cases.

Higher wage rates, another factor accounting for the tremendous growth in workmen's compensation payments, may be gauged from the 1939-48 increase of 127 percent in the average weekly wage of production workers in manufacturing and of 113 percent in the average wage of all workers covered by the unemployment insurance program. The workmen's compensation coverage estimates

show an increase in the average wage of 105 percent for the period 1940-48. But, as pointed out below, not all this increase in wage rates is reflected in benefit payments. Statutory limits on the maximum weekly benefit amount hold down the portion of the wage loss that is compensated. Although the laws have been liberalized with respect to the maximum weekly payment, such liberalizations have lagged behind the rise in wages. Nevertheless, higher maximum payments, combined with such liberalizations as shorter waiting periods and removal of the limits on medical care, have undoubtedly contributed significantly to the rise in payments over the 10 years.

Payments, by Type of Insurance

The 10-year growth in workmen's compensation payments has not been evenly distributed among the three types of workmen's compensation insurance. Private insurance companies have outstripped State funds and self-insurance to account for the bulk of the increase in the total. In 1948, payments by private carriers were 174 percent above the 1939 level, as compared with a 78-percent increase in State fund disbursements and an 81-percent increase in self-insurance payments.

Of the 1939 total compensation payments of \$235 million, private carriers

accounted for 52 percent, State funds for 29 percent, and self-insurers for 19 percent. By 1948 the private-carrier segment of the \$536 million total payments had risen to 62 percent; State fund and self-insurance payments had dropped to 23 and 15 percent, respectively.

As is apparent from table 3, the 10-year period is actually composed of two 5-year periods marked by very different rates of growth for the several types of insurance. Between 1939 and 1943, private-carrier losses increased 74 percent, while self-insurance payments increased 38 percent, and State fund disbursements went up only 19 percent. But between 1944 and 1948, there was a slackening in the rate of increase for private carriers (41 percent) and self-insurance (24 percent) and a marked acceleration in State fund disbursements (42 percent).

Distribution of Payments and Incurred Losses

Of the average dollar in workmen's compensation payments in 1948, an estimated 33 cents went to provide injured workmen with medical care and hospitalization (table 4). Medical benefits, which represented 36 percent of 1939 payments and 37 percent of 1940 payments, accounted for decreasing proportions of the total during the war years. Beginning in 1946, there has been a slight relative rise.

Payments to survivors, including a small but unknown amount of lump-sum funeral benefits and of payments to the State when there were no dependents, have increased much more slowly than payments to injured workers—reflecting a decline in the proportion of work injuries that result in death. Of the nonmedical payments under the workmen's compensation programs in 1939, 20 percent were for fatalities, as compared with 14 percent in 1948.

While payments as a whole had increased 128 percent, the increase in cash compensation benefits for disabled workers was 159 percent.

The distribution of payments is based on data on incurred losses made available by the National Council on Compensation Insurance, adjusted to take account of intrinsic differences

Table 4.—Workmen's compensation: Payments by type, 1939-48

[In millions]

Year	Total	Type of payment			
		Medical and hospitalization payments	Compensation payments		
			Total	Disability	Survivor
1939.....	\$235	\$65	\$150	\$120	\$30
1940.....	256	95	161	129	32
1941.....	291	100	191	157	34
1942.....	330	108	222	186	36
1943.....	356	112	244	206	38
1944.....	387	120	267	227	40
1945.....	411	125	286	244	42
1946.....	435	140	295	251	44
1947.....	487	160	327	281	46
1948 ¹	536	175	361	311	50

¹ Preliminary.

between paid losses (actual disbursements to all persons receiving payments in a given year) and incurred losses (the amounts paid plus amounts outstanding on the claims under policies written in the year). The actual disbursements will include payments made to survivors and injured workmen with respect to accidents of past years; the incurred loss figure will exclude such payments and include instead the estimated value of payments that will be made in years to come. In a period of rapid growth, the carry-over from past awards does not completely offset the outstanding amount. There is, of course, a wide area of overlap between the two loss figures, since a large portion of the payments for short-duration disabilities and medical care are actually made in the year for which the policy is written.

In the absence of a distribution of actual payments by severity of injury, the National Council's information on the classification of incurred losses is interesting. The data in table 5 for the policy year 1939 relate to about \$84 million in incurred compensation losses in 36 States and, for the policy year 1946, to almost \$200 million in 37 States. Incurred losses for permanent injury cases include, in addition to the compensation for loss of earning power, payments to these cases during periods of temporary disability. The classification of temporary disability is thus limited to those closed cases known not to have involved any permanent injury and to open cases in which, in the judgment of the car-

rier, the disability will be temporary only. Cases classified as temporary, roughly 85 percent of all compensation cases in both years, received a small but increasing share of the losses—36 percent in 1946 as against 31 percent in 1939.

Proportion of Wage Loss Compensated

An analysis of the provisions of workmen's compensation legislation indicates that the intent of the majority of the laws is to provide weekly payments for total disability ranging from three-fifths to two-thirds of wages. But, to a great extent in recent years, the liberality of these proportions—and even of the fairly common proportion of 50 percent—has been nullified by the statutory maximum on the dollar amount of weekly benefits.

In 1939, half the laws provided weekly maximum amounts of less than \$20; \$25 was the highest amount payable under the State laws. These maximums were high enough, however, so that in virtually every State the worker receiving the average weekly wage (as measured by the unemployment insurance program because of its similarity to workmen's compensation coverage) could receive the proportion of his wage loss specified in the statute.

By 1948 the dollar maximums under the laws had been raised consid-

erably. When dependents' allowances—where provided—were included, only four fell below \$20 and about half were \$25 or more. Despite these liberalizations, the average worker could receive a benefit as large as the proportion intended by the law in only a few States.

A number of States raised their weekly maximum amounts in 1949. As a result, more than three-fourths of the laws provided maximum weekly benefits (including allowances for dependents) of \$25 or more; 11 acts provided a maximum of \$35 or more—six of them more than \$40. But even had these liberalizations been in effect in 1948, only two States would have been added to the group with maximum dollar amounts high enough to permit the statutory percentage to be effective for workers with average wages. Under the maximums effective October 1, 1949, a single worker in receipt of the average 1948 wage would have been paid, under more than half the laws, a benefit amounting to less than 50 percent of his wage, as shown below.

Maximum as percent of average wage	Number of laws
30-34.9.....	1
35-39.9.....	8
40-44.9.....	9
45-49.9.....	10
50-54.9.....	6
55-59.9.....	8
60 and over.....	8

Table 5.—Workmen's compensation: Percentage distribution of cases and incurred losses, by injury classification, policy years 1939 and 1946

Classification	Percentage distribution				Average incurred loss per case	
	Cases		Incurred losses			
	1939	1946	1939	1946	1939	1946
All compensable cases.....	100.0	100.0	100.0	100.0	-----	-----
Death.....	1.0	.7	16.2	11.5	\$3,873	\$5,691
Injury:						
Permanent total.....	.1	.1	3.9	3.0	9,415	12,033
Major permanent.....	1.8	2.1	22.3	21.7	2,792	3,500
Minor permanent.....	12.1	12.8	26.2	27.7	500	720
Temporary total.....	85.0	84.4	31.4	36.1	85	143

Source: Unpublished data from the National Council on Compensation Insurance.

The most significant 1949 liberalization in the maximum dollar amount occurred in the Federal Employees' Compensation Act. The maximum monthly compensation was raised from \$116.66 to \$525.00; for workers having one or more dependents the rate of compensation was increased from 66⅔ percent to 75 percent of wages, with this additional 8⅓ percent applying only to monthly pay below \$420.

There is no over-all measurement of the proportion of wage loss from work injuries that is met by workmen's compensation programs. The worker (or perhaps to some extent his employer) is expected to bear the weekly wage loss above the effective rate of compensation as well as other losses that fall outside the arbitrary

(Continued on page 24)

Reasons for Opening Cases for Public Assistance, 1947-49*

ALTHOUGH the Nation's postwar economy has continued to operate at a high level, assistance loads and costs have gone up each year. Certain social and economic developments that either accompanied or followed the war are in large part responsible for the rise. Higher living costs, for example, have seriously affected those with fixed low incomes. There is evidence, moreover, that not all sections of the country and not all groups of the population are sharing uniformly in the national prosperity. In some localities there are relatively large amounts of unemployment, which means even fewer work opportunities than usual for such groups as the aged and others handicapped by disability or ill health. Young people recently out of school and women with home responsibilities and few skills are similarly affected. Some of the expansion in assistance rolls can be attributed to the greater effort made by some States to reduce or wipe out waiting lists. The 1946 and 1948 amendments to the Social Security Act, which increased the Federal Government's participation in assistance payments, undoubtedly accelerated this effort.

Additional light on the reasons for the increasing number of persons seeking aid in the past few years comes from State reports, submitted semiannually, on reasons for approving applications for assistance.¹ Since the reports are made on a voluntary basis and all States do not participate in the reporting program, the data are not necessarily typical of the country as a whole. A sufficiently large group of States is included, however, to provide a factual basis for a better understanding of why people need assistance.

Since the chief purpose of public assistance programs is to meet financial need, the classification of rea-

sons for accepting cases puts major emphasis on loss of income or increase in the requirements of families and individuals, rather than on other circumstances affecting eligibility. Noneconomic reasons are shown only insofar as they are related to changes in the financial circumstances of the recipients. To ensure that the reasons reported refer to recent changes, cases are shown as opened because of a change in economic circumstances only when the change occurred within the 6 months preceding the first assistance payment.

For greater comparability this analysis is limited to those States in each program that reported regularly throughout the 3-year period from 1947 through 1949. Fewer States are therefore included than are currently submitting information.² Table 1 shows by program the relationship between the cases approved for aid in these States and the national total. The States included in this analysis represented a smaller proportion of all openings in 1949 than in 1947. The larger increase in the total openings for all States is explained, for the most part, by considerable expansion of the public assistance programs in two States, California and Louisiana, which are not among the States that reported reasons for opening cases.

¹Thirty-five States reported for the three special public assistance programs during 1947-49—Alabama, Arkansas, Connecticut, Delaware, the District of Columbia, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Michigan, Minnesota, Mississippi, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, and Wisconsin. Two States—Missouri and Pennsylvania—reported data for both old-age assistance and aid to dependent children, and Massachusetts and Nevada for old-age assistance only.

Thirteen States reported during 1947-49 on openings for general assistance—Alabama, the District of Columbia, Hawaii, Idaho, Kansas, Missouri, Montana, New Mexico, Oregon, Pennsylvania, South Carolina, Utah, and West Virginia.

If data had been available³ for these two States, the proportion of all cases opened because of change in law or agency policy would have been higher and the percent opened for other reasons would have been correspondingly lower. The trends in other States, however, are more accurately represented with data for California and Louisiana excluded.

Transfers Between Programs

Because cases transferred from one program to another are included as openings in the category to which they were transferred, the amount of new need is overstated. Families or individuals who had received general assistance before their acceptance for one of the three special types of assistance in the last 6 months of 1949, for example, comprised almost 9 percent of cases approved for old-age assistance, nearly 18 percent of those for aid to dependent children, and more than 13 percent for aid to the blind.⁴ Neither the volume of these cases nor their distribution among the various reasons, however, significantly affects the data except in one instance. The reason most heavily weighted for all three programs by the inclusion of these transfers is attainment of technical eligibility. The number of transfers between the special types of assistance cannot be determined exactly, but they probably occur most frequently between old-age assistance and aid to the blind.

Supplementation by General Assistance

In particular States, some cases receiving aid under one of the special types of public assistance also receive an additional payment of general assistance for maintenance or the purchase of medical care. Two States,

²Louisiana reported reasons for opening for only part of the period.

³During the last half of 1949 transfers from general assistance to old-age assistance were reported by 38 States, to aid to dependent children by 37 States, and to aid to the blind by 34 States.

*Prepared by the Division of Statistics and Analysis, Bureau of Public Assistance.

¹For earlier analyses of reasons for opening cases, see the *Bulletin* for May and December 1946 and October 1947.

Missouri and Oregon, had high proportions of these cases throughout the 3-year period. In 1947 and 1948, about 15 percent of the general assistance cases in the 13 reporting States received another assistance payment, but in 1949 the proportion fell to 10 percent. Such cases are excluded from the analysis of general assistance data because the families or individuals in which this second payment is made are considered under one of the special types of assistance.

Number of Cases Accepted

From 1947 to 1948 only slight variations occurred in the volume of acceptances in the reporting States. Small declines occurred in both old-age assistance and aid to the blind. On the other hand, in aid to dependent children and general assistance, there were small increases (table 2).

In contrast is the sharp upturn in the number of persons added to assistance rolls in these States between 1948 and 1949. The rise was substantial in each program, though families with children were accepted in relatively greater numbers than either aged or blind individuals. The rise in aid to dependent children cases was about three-tenths greater in 1949 than in the preceding year. Cases opened for general assistance in 1949 were more than half again as large as in 1948.

Material Change in Economic Circumstances

Most families and individuals included in this analysis suffered a financial set-back in the 6 months before their applications for aid were approved. The extent to which this was a factor in causing the individual or family to apply for assistance varied among the programs. Thus, over the 3-year period an average of nearly nine-tenths of the families with children and about three-fourths of the aged had a recent change in economic circumstances, in contrast to approximately two-thirds of the blind. The transfer of old-age assistance cases to aid to the blind may account, in part, for the lower proportion of cases opened for aid to the blind because of loss of income. The transfer

Table 1.—Cases opened in States reporting reasons for opening as a percent of openings in all States,¹ 1947, 1948, and 1949

Program	Percent of openings in all States		
	1947	1948	1949
Old-age assistance, 39 States.....	73.9	63.8	64.4
Aid to dependent children, 37 States.....	69.3	66.5	65.2
Aid to the blind, 35 States.....	65.5	60.1	60.1
General assistance, 13 States ²	19.6	18.3	19.5

¹ For the special types of public assistance, percentage based on data for States operating programs with Federal participation; for general assistance, based on data for the 32 States reporting total cases opened.

² Includes cases in which general assistance supplements another type of assistance, since the extent of supplementation is not known for all reporting States.

of cases because of the recipient's loss of vision or for other reasons would usually not have been the result of a change in economic circumstances during the preceding 6 months.

In some States one of the chief explanations of the relatively small proportion of cases opened because of a material change in economic circumstances was the disposition of waiting lists. Persons on such waiting lists for more than 6 months did not have a recent change in economic circumstances; when their cases were opened for assistance, therefore, they would be shown as opened for a noneconomic reason. In Mississippi, for example, which had such waiting lists, in 1947 and 1948 only a little more than 20 percent of old-age assistance acceptances were attributed to a significant change in the applicant's economic condition as compared with almost three-fourths of the accessions for this reason in 1949.

Loss of employment or decreased earnings.—The major factor affecting the economic situations of persons and families accepted for assistance was the loss of a job. It accounted for a substantial group of all new cases in the three special types of public assistance and an even higher proportion of cases approved for general assistance. Each year saw a greater proportion of families and individuals added to the rolls for this reason. For old-age assistance they increased from 38.5 percent of all cases in 1947 to 42.7 percent in 1949; for aid to dependent children, from 38.9 to 42.7 percent; and for aid to the blind, from 40.0 to 43.0 percent. The rise in need

attributed to unemployment in the 13 States reporting general assistance for the same years was from 64.2 to 70.2 percent.

In 1947, only four of the 39 States had more than half of all old-age assistance cases approved because the recipient or someone in the household on whom he depended was out of work. By 1949 the number of such States had doubled. In 1947, Delaware had the highest proportion, 58.4 percent, and Utah had the lowest, 14.7 percent; but in 1949 Arkansas outranked all other States with 73.3 percent, and Utah was still at the bottom of the list with 20 percent out of work for various reasons.

The wage earner's loss of employment or decreased earnings were less important in the aid to dependent children program than in general assistance. The highest proportion of cases opened in 1947 for this reason in aid to dependent children was Tennessee's 50.5 percent; in 1949, Hawaii had the highest percentage, 53.7. Delaware had the lowest proportion in both years; the percentages were 19.8 in 1947 and 31.0 in 1949.

Illness or disablement of the wage earner was chiefly responsible for his loss of employment. It is doubtful whether most of the wage earners, handicapped as they are through age or other infirmity, had a high degree of employability before loss of employment. The relative numbers of older persons who needed assistance because of loss of employment due to illness increased only slightly between 1947 and 1949, from 31.4 to 34.2 percent. There was little or no change in either aid to dependent children or aid to the blind during the same period in this respect for all reporting States. In one State, Missouri, the rapid rise in the aid to dependent children case load between December 1948 and April 1949, particularly in cases eligible because of physical incapacity, created financial problems that led to a revision in procedure for determining this factor and a reinvestigation of such cases.

Some rise, however, occurred in cases accepted in both aid to dependent children and aid to the blind because of loss of employment due to lay-off or discharge. The proportion increased from 9.7 percent of all

Table 2.—Percentage distribution of cases opened for public assistance, by type of assistance and reason for opening, 1947, 1948, and 1949

Reason for opening	Old-age assistance			Aid to dependent children			Aid to the blind			General assistance ¹		
	1947	1948	1949	1947	1948	1949	1947	1948	1949	1947	1948	1949
Number of States reporting.....	39			37			35			13		
Number of openings, total.....	322,977	310,250	361,034	130,754	139,717	181,295	8,005	7,999	9,415	79,540	81,082	134,339
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Material change in economic circumstances during last 6 months.....	72.2	71.8	75.7	87.0	86.7	88.1	69.5	66.4	65.8	90.3	91.9	93.8
Discontinuance of unemployment benefits.....	1.4	1.1	1.6	1.1	.9	1.5	2.0	1.2	1.5	3.1	1.8	4.5
Loss of employment or decreased earnings.....	38.5	38.7	42.7	38.9	40.3	42.7	40.0	41.4	43.0	64.2	69.2	70.2
Illness or disablement.....	31.4	32.2	34.2	29.2	30.7	29.0	32.0	33.9	32.7	36.4	37.5	25.8
Recipient (parent in aid to dependent children).....	27.3	28.3	30.2	25.1	26.6	25.9	27.3	29.2	28.3			
Other person in home.....	4.1	3.9	4.0	4.1	4.1	3.1	4.7	4.7	4.4			
Lay-off, discharge, or other reason.....	7.0	6.5	8.6	9.7	9.6	13.8	8.0	7.6	10.3	27.9	31.7	44.4
Recipient (parent in aid to dependent children).....	4.7	4.5	5.4	7.8	8.0	11.6	4.5	4.4	5.0			
Other person in home.....	2.3	2.0	3.2	1.9	1.6	2.2	3.5	3.2	5.3			
Wage earner's death or absence.....	1.6	1.4	1.3	29.8	30.1	28.7	2.3	2.3	2.2	6.9	6.5	4.5
Discontinuance of service-connected income.....	2.2	.6	.5	2.7	1.0	.9	3.2	.8	.5	1.1	.5	.7
Depletion of savings or other assets.....	16.5	18.4	18.9	3.8	3.6	3.4	10.0	9.6	9.8	6.8	6.5	5.9
Loss or decrease of contributions from relatives outside the home.....	6.0	5.5	5.4	4.8	5.0	5.6	4.3	3.9	4.0	3.2	3.0	2.8
Other change in economic circumstances.....	6.2	6.0	5.4	5.9	5.8	5.3	7.7	7.2	4.7	5.0	4.3	5.1
No material change in economic circumstances during last 6 months.....	27.8	28.2	24.3	13.0	13.3	11.9	30.5	33.6	34.2	9.7	8.1	6.2
Change in law or agency policy.....	6.8	5.4	1.2	2.1	1.1	.1	4.1	4.4	.9	.7	.1	(²)
Attainment of technical eligibility.....	14.8	16.4	16.4	4.6	5.1	4.7	16.2	18.0	19.0	.5	.4	.3
Other.....	6.2	6.4	6.7	6.3	7.2	7.0	10.2	11.3	14.3	8.5	7.5	5.8

¹ Excludes cases opened to supplement payments made under one of the special types of public assistance.

² Less than 0.05 percent.

cases opened for aid to dependent children in 1947 to 13.8 percent in 1949. This rise no doubt reflects the fact that mothers working outside the home found it increasingly difficult to keep their jobs. The corresponding rise in the aid to the blind program was from 8.0 percent to 10.3 percent.

In additions to the general assistance rolls, loss of employment due to sickness or disablement was of diminishing importance, dropping from 36.4 percent in 1947 to 25.8 percent in 1949. On the other hand, cases accepted because the wage earner was laid off or discharged increased from 27.9 to 44.4 percent. This sharp increase is not surprising, since the general assistance program is more likely to serve employable persons and would therefore be more responsive than the other programs to changes in the labor market.

Discontinuance of unemployment benefits.—There were relatively few openings because the applicant had exhausted his rights to unemployment benefits. The small proportion—2 percent or less in the three special programs in 1947, 1948, and 1949—suggests that most workers who lost their jobs and later received public assistance were drawn primarily from

groups not covered by the unemployment insurance program or had unemployment benefits too meager to maintain them without assistance. In general assistance the proportions were slightly higher than they were in the other programs. In 1947, more than 3 percent of the additions to general assistance rolls were attributed to the loss of unemployment benefits; in 1948 the percentage fell to 1.8 percent, but it rose abruptly in 1949 to 4.5 percent.

Loss of family wage earner.—Great deprivation often occurs in many families, particularly those with young children, when the breadwinner dies or leaves the home. Because aid to dependent children is intended to meet this type of dependency, it is not surprising that the program should have the highest proportion of cases in which the loss of a wage earner through death or absence was responsible for need—about 30 percent. There is slight variation throughout the 3 years covered by the data. Although the proportions varied among the individual States, the range from year to year was practically unchanged. Relatively few families were given general assistance for this reason—about 7 percent in 1947 and 1948 and 5 percent in 1949.

Dependency because of this reason was even less significant (less than 3 percent) in the programs concerned primarily with aid to individuals—old-age assistance and aid to the blind.

The reports transmitted to the Social Security Administration do not make a distinction between families accepted because a wage earner died or because he was away for one reason or another. Some States, however, collect this information for their own use. Arkansas reported that 36 percent of all accessions to the aid to dependent children program from July 1, 1948, to June 30, 1949, were the result of the wage earner's absence from home, in contrast to only 8 percent in which the wage earner had died. In the preceding year the corresponding figures were 33 and 9 percent, respectively.

Depletion of savings or other assets.—As is to be expected, depletion of earnings is of greater importance in the dependency of the aged or even of the blind than of families with dependent children. Old people have had more working years in which to amass savings or other resources. In 1947, 16.5 percent of the old-age assistance cases added to the rolls were accepted because their savings either

had been exhausted or had become insufficient for maintenance. By 1949, this reason applied to about 19 percent of the additions to the old-age assistance rolls in the 39 reporting States. Part of the rise may be explained by current high prices, which forced a more rapid use of whatever assets these people had.

Some 10 percent of aid to the blind recipients, a majority of whom are in the older ages, had exhausted their savings some time during the 6 months preceding their approval for aid. The proportions varied little during the 3 years. The percentage of general assistance accessions for this reason declined slightly, from around 7 percent in 1947 to 6 percent in 1949. Less than 4 percent of families with children had previously depended on savings or similar resources before getting assistance. Only minor variations occurred from year to year.

Loss of contributions from relatives.—Few recipients were added to relief rolls because relatives either had stopped assisting them or could not give as much as formerly. Often the relatives who help less fortunate members of their families do not have very ample means themselves, and they are forced to discontinue support for reasons similar to those that bring families to assistance agencies. In 1947 some 6 percent of the aged were accepted for assistance because of the loss or decrease of contributions from their relatives, but by 1949 this proportion had declined slightly, to 5.4 percent. A smaller proportion of the cases were accepted for aid to the blind for this reason—4.3 percent in 1947 and 4.0 in 1949. In general assistance the corresponding figures were 3.2 and 2.8 percent, respectively. Only in aid to dependent children were relatively more families accepted for this reason in 1949 than 2 years earlier—5.6 percent in contrast to 4.8 percent.

Discontinuance of service-connected income.—During the war, allowances or other service-connected income helped many low-income families to maintain an adequate standard of living. The withdrawal of allowances to servicemen's dependents was a bigger factor in the need for assistance immediately after the end of the war, when large numbers

of our military forces were being demobilized, than at present. In 1948 and 1949 the proportion of approvals for this reason were uniformly smaller than in 1947 for each program—1 percent or less. In 1947, 3.2 percent of the cases of aid to the blind, 2.7 percent of those in aid to dependent children, 2.2 percent of those in old-age assistance, and 1.1 percent of the general assistance cases were accepted because they no longer had this type of support.

Other changes in economic circumstances.—Other changes in the economic circumstances of a family or individual may include the loss of income from annuities or pensions or from investment in a business enterprise; or a family's total requirements may increase without a corresponding growth in resources to meet these needs. On the whole these varied reasons for needing aid accounted for a relatively small proportion of the cases that came on the rolls in the 3 years. Except in general assistance there was also some tendency for this group of cases to decline in importance. In old-age assistance, 6.2 percent of all openings in 1947 were classified under this heading; 5.4 percent were thus classified in 1949. In aid to dependent children the proportions were 5.9 and 5.3 percent, respectively. Aid to the blind had the largest decline from 1947 to 1949, down 3.0 percent from 7.7 percent.

No Material Change in Economic Circumstances

A number of families and individuals accepted for a particular type of aid had neither a decrease in their financial resources nor an increase in requirements. Some of them had postponed their requests for aid for one reason or another. Others had received aid under another public or private assistance program. Many became eligible either because a change was affected in State law or policy or because they were finally able to meet specific eligibility requirements.

Relatively more aged and blind individuals than families with children or general assistance cases were in this group. From 1947 to 1949, an average of about one-fourth of the aged and one-third of the blind cases

added to the rolls had experienced no recent change in economic circumstances. The corresponding proportion for aid to dependent children was only about 13 percent, and in general assistance, 8 percent. Except in aid to the blind these cases tended to be relatively less frequent in 1949 than in 1947.

Attainment of technical eligibility.—A considerable group of the blind and aged could not fulfill all the requirements for eligibility at the time they either lost their income or could no longer support themselves on their remaining resources. About 16 percent of the persons accepted for aid to the blind in 1947 had previously failed to meet State requirements with respect to loss of vision or some other aspect of eligibility. This proportion rose to 19 percent in 1949. Approximately 15 percent of the aged accepted in 1947 became eligible on technical grounds other than need. Most of these, it may be assumed, were persons who had just reached age 65. In 1948 and 1949 the figure rose slightly, to about 16 percent. Only 5 percent of the families with children, however, were added to the rolls in each of the 3 years because one or more eligibility factors in that program had ultimately been met. In general assistance the proportion was less than 1 percent. As a residual program, general assistance should have few technical requirements, other than need, with which the applicant must comply. In practice, however, States or localities that furnish general assistance have established some prerequisites, though not to the extent found in the other programs.

Change in law or agency policy.—Accessions as a result of new legislation or changes in agency policy or practice were less frequent than accessions in which eligibility was newly attained. For all reporting States there were relatively fewer such cases in each program in 1949 than in either 1947 or 1948. About 7 and 5 percent, respectively, of all cases opened for old-age assistance in 1947 and 1948 were accepted because of a change in law or agency policy, but in 1949 the proportion dropped to 1.2 percent. Arkansas, Mississippi, and Tennessee accounted for more than half of all cases added because

of policy changes in 1947, while in 1948 Mississippi accounted for about 75 percent of the acceptances for this reason. In Mississippi, revision in State policy as well as additional funds permitted large numbers of eligible persons on waiting lists to be approved for assistance. In 1947 several States, including Mississippi, that had formerly made joint payments to two eligible spouses provided for separate payments. This change in agency policy accounted for many of the openings in that year.

In the aid to the blind program, 4.1 and 4.4 percent of all new cases in 1947 and 1948 were taken on because of changes in legislation or agency policy. The proportion was less than 1 percent in 1949. It is noteworthy that the number of States with no

accessions for this reason increased steadily each year, from 12 in 1947 to 20 in 1949. The highest percentage (28.4) for the 3-year period was reported by Utah in 1948, when many aged blind persons who had been receiving old-age assistance transferred to the program for the blind rather than sign the newly imposed lien on property required of all old-age assistance recipients in that State.

In aid to dependent children, only 2.1 percent of all cases were accepted for this reason in 1947 and less than 1 percent in 1949. Additions to the general assistance rolls were even more negligible—less than 1 percent in each year.

All other reasons.—Included in cases opened for unspecified reasons are cases transferred from one public

assistance program to another and those that formerly received private aid, as well as those in which the applicant had deferred his request for assistance.

The proportion of cases opened for these reasons is higher for the aid to the blind program than for any other program, and it has become larger each year, increasing from 10.2 in 1947 to 14.3 percent in 1949. In many States, aged blind persons are often transferred from old-age assistance to aid to the blind (and from the latter program to old-age assistance) for reasons unconnected with agency policy or practice. The effect of these transfers on the small program of aid to the blind is likely to be greater than in the case of transfers from aid to the blind to old-age assistance.

Notes and Brief Reports

Expenditures for Civilian Social Security and Related Public Programs

Expenditures for social security and related public programs, as defined and used in the accompanying table, have become an important item in the budgets of the Federal, State, and local governments. During the fiscal year 1948-49, public expenditures by civilian governmental agencies for social security and related public programs were about \$11.6 billion, a \$1.6 billion increase over expenditures in the fiscal year 1947-48. On the Federal level these expenditures represented about 15 percent of Federal expenditures from general funds and from social insurance trust funds; State and local expenditures for these purposes represented more than 25 percent of all State and local outlays.

The increasing magnitude of expenditures for social security and the increasing interest in such programs emphasize the need for information on the scope of current expenditures made at the various levels of government. The accompanying table indicates the approximate outlays for each of the social security and related programs for 3 fiscal years and shows these expenditures separately for Federal and for State and local

governments. The table is not confined to the programs of the Social Security Administration but attempts to present a comprehensive picture of public expenditures for social security and related purposes.

Social security and related public programs are considered here to include all social insurance programs; veterans' disability and survivor benefits, readjustment allowances, medical care, and welfare programs; public assistance; health and medical care; and certain welfare services. Although the armed forces and the Atomic Energy Commission spent significant amounts for direct medical services and for medical research, these are primarily military or defense expenditures and have not been included in the table. Some other agencies, in carrying out their programs, make relatively small expenditures for medical research or services; among those agencies are the Department of Agriculture, the Tennessee Valley Authority, the Civil Aeronautics Administration, the Fish and Wildlife Service of the Department of the Interior, and others—none of whose expenditures is included here.

The outlays from the veterans' national service life insurance and Government life insurance trust funds are not (and have not been in previous years) included in this table. These

life insurance programs were excluded because they are managed in the same way as private insurance; decisions on such matters as participation and the amount of protection are made by the individual participants, not by law or government agencies.

Since the purpose of the table is to indicate the magnitude of expenditures directly related to the social security programs, the table also excludes expenditures for education, public housing, crime control and correction, and similar social purposes. The largest of these exclusions is education. During the fiscal year 1947-48, the States and localities spent about \$4.3 billion for elementary and secondary schools, some part of which was devoted to school health services. Besides expending these amounts, both the States and the Federal Government are supporting college and professional education, including the training of nurses, physicians, and other medical personnel. The veterans' education program alone amounted to more than \$2.7 billion in 1948-49. Housing and community development expenditures by the Federal Government, which totaled nearly \$300 million in 1948-49 and might reach \$1.0 billion in 1949-50, are also excluded.

The table differs in a few important respects from earlier tables, which were carried in the *SOCIAL SECURITY YEARBOOKS*. Several categories of expenditure have been included for

the first time, principally the private expenditures required under the State temporary disability (cash sickness) insurance programs and the sanitation expenditures of State and local governments now included under community and related health services. Education expenditures for

veterans and professional medical training, which had been included previously, are now excluded. In addition, all international health obligations and military and atomic medical research, both of which had previously been included in part, are excluded.

Expenditures under some programs have been transferred from one category to another. Hospital and medical care now includes several medical programs—those for merchant seamen, Indians, and Federal prisoners—that were formerly considered to be "other" health programs (the miscel-

Expenditures for civilian social security and related public programs, by source of funds and by program, fiscal years 1946-47, 1947-48, and 1948-49¹

(In millions; data corrected to May 22, 1950)

Program	1948-49			1947-48			1946-47		
	Total	Federal	State and local	Total	Federal	State and local	Total	Federal	State and local
Total	\$11,501.8	\$6,370.4	\$5,221.5	\$10,024.9	\$5,920.0	\$4,105.0	\$9,817.1	\$6,233.6	\$3,583.4
Social insurance and related programs	6,175.0	4,118.9	2,056.2	5,571.5	4,022.2	1,549.4	6,106.2	4,567.8	1,538.3
Old-age and survivors insurance.....	660.5	660.5	—	559.1	559.1	—	466.4	466.4	—
Railroad retirement.....	282.5	282.5	—	227.3	227.3	—	177.6	177.6	—
Public employee retirement systems ²	632.5	352.0	280.5	530.7	294.2	236.5	492.7	256.0	236.7
Employment security ³	1,382.2	184.3	1,198.0	901.2	141.5	759.7	986.0	148.8	837.2
Railroad unemployment insurance.....	50.5	50.5	—	35.9	35.9	—	51.2	51.2	—
Railroad temporary disability insurance ⁴	32.0	32.0	—	28.6	28.6	—	—	—	—
State temporary disability insurance programs ⁵	51.7	—	51.7	34.3	—	34.3	15.3	—	15.3
Veterans' program ⁶	2,541.6	2,541.6	—	2,730.6	2,730.6	—	3,451.1	3,451.1	—
Workmen's compensation ⁷	541.5	15.5	526.0	513.8	15.0	498.9	465.9	16.7	449.1
Public aid	2,086.4	939.5	1,146.9	1,699.9	722.5	977.4	1,440.1	615.9	824.2
Special types of public assistance ⁸	1,820.2	939.5	880.7	1,487.5	722.5	765.0	1,271.9	615.9	656.0
General assistance.....	266.2	—	266.2	212.4	—	212.4	168.2	—	168.2
Health and medical services ¹⁰	2,607.0	828.5	1,778.5	2,062.0	717.2	1,344.8	1,717.1	678.4	1,038.7
Hospital and medical care ¹¹	1,589.1	603.1	986.0	1,324.6	547.2	777.4	1,076.0	530.9	545.1
New hospital construction ¹²	204.4	94.4	200.0	123.1	55.1	68.0	84.8	28.8	56.0
Community and related health services ¹³	649.7	75.4	574.3	551.5	67.1	484.4	488.7	63.7	425.0
Maternal and child health care ¹⁴	30.8	20.5	10.3	34.1	25.1	9.0	51.9	43.7	8.2
Medical rehabilitation ¹⁵	6.2	3.1	3.1	5.2	2.6	2.6	3.5	1.8	1.7
Medical and public health research ¹⁶	31.3	29.3	2.0	19.8	17.8	2.0	10.1	8.1	2.0
Health manpower training ¹⁷	5.5	2.7	2.8	3.7	2.3	1.4	2.1	1.4	.7
Other welfare services	723.4	483.5	239.9	601.5	458.1	233.4	553.7	371.5	182.2
Vocational rehabilitation ¹⁸	19.6	15.1	4.5	19.4	15.1	4.3	15.8	12.4	3.4
Veterans' program ¹⁹	366.9	366.9	—	353.3	353.3	—	263.8	263.8	—
Institutional and other care ²⁰	223.0	23.0	200.0	217.0	17.0	200.0	173.5	15.4	158.2
School lunch program.....	110.1	74.7	35.4	98.3	69.2	29.1	98.5	77.8	20.6
Child welfare.....	3.8	3.8	(2)	3.5	3.5	(2)	2.1	2.1	(2)

¹ Preliminary; not comparable with data in *Social Security Yearbooks* (before the 1948 issue) because of changes in inclusions and classification. Data represent expenditures from public funds (general and special) and trust accounts, and other expenditures under public law; exclude transfers to such accounts and loans; include administrative expenditures unless otherwise noted. Fiscal years ended June 30 for Federal Government, most States, and some localities; for other States and localities, fiscal years cover various 12-month periods ended with the specified year.

² Excludes refunds of employee contributions to employees leaving service.

³ Represents State unemployment insurance and employment service programs, the reversion unemployment benefit program for seamen, and administrative expenditures of the Bureau of Employment Security.

⁴ Benefits first payable July 1, 1947.

⁵ Benefits first payable in California in December 1946 and in New Jersey in January 1949; includes benefits paid by private plans under State law in California and New Jersey.

⁶ Represents pensions, annuities, burial awards, and readjustment allowances and estimated administrative expenditures in connection with these payments; excludes expenditures from Government life insurance fund.

⁷ Includes expenditures for medical services—approximately \$150 million in 1946-47, \$165 million in 1947-48, and \$175 million in 1948-49. Includes payments by employers and private insurance carriers of benefits payable under public law.

⁸ Excludes administrative expenditures.

⁹ Old-age assistance, aid to the blind, and aid to dependent children.

¹⁰ Excludes all medical expenditures (both health services and research) of the Military Establishment and the Atomic Energy Commission; health services provided in connection with primary and secondary public education; medical services included under the public aid programs above (about \$150 million in 1947); medical care included under workmen's compensation above; international health activities; professional education and training of nurses, physicians, and other medical personnel; and expenditures for medical services and research subordinate to the performance of other functions, such as those of the Department of Agriculture and the Civil Aeronautics Authority.

¹¹ Includes hospital and out-patient care in public institutions and expenditures for maintenance and improvement of existing facilities. Excludes expenditures for domiciliary care by the Veterans Administration and institutions for chronic care (other than mental and tuberculous) included under institutional and other care below.

¹² Federal expenditures include cost of hospital planning and surveys; State and local expenditures include new construction only.

¹³ Federal expenditures represent those made by the U. S. Public Health Service (except for international health activities, the National Institutes of Health, medical and hospital care and hospital construction, and professional education and training) and by the Food and Drug Administration; State and local expenditures represent all community health and sanitation expenditures by public agencies except those in connection with schools and public welfare and those classified elsewhere as health and medical services.

¹⁴ Federal expenditures are for the maternal and child health program, the program for crippled children, and the wartime emergency maternity and infant care program; State and local expenditures represent required matching of Federal grants under the maternal and child health program and under the program for crippled children.

¹⁵ Expenditures for medical care and services under the Vocational Rehabilitation Act.

¹⁶ Represents all expenditures (except for education and training) of the National Institutes of Health, U. S. Public Health Service, and estimated amounts appropriated by State and local governments for medical research.

¹⁷ Represents in-service training of the National Institutes of Health and other units of the U. S. Public Health Service and of the Children's Bureau. Excludes professional education and training of nurses, physicians, and other medical personnel and expenditures in State-supported medical schools.

¹⁸ Expenditures under the Vocational Rehabilitation Act other than those for medical services.

¹⁹ Veterans Administration programs for vocational rehabilitation, automobiles and other conveyances for disabled veterans, and housing for paraplegic veterans.

²⁰ Federal expenditures are for the American Printing House for the Blind, the Columbia Institute for the Deaf, the U. S. Soldiers' Home, and the U. S. Naval Home, and for domiciliary care of veterans; State and local expenditures in institutions for chronic care, for the handicapped, and for the aged.

²¹ Funds are also available from private organizations and payments from parents; in 1946-47 these nongovernmental funds amounted to \$130 million, in 1947-48 to \$161 million, and in 1948-49 to \$182 million.

²² Rough estimates, based on a 1947 study, indicate that State and local governments are spending about \$40-50 million for care of children in foster homes; because of the tentative nature of this estimate, the amount is not included here.

Source: Data taken or estimated from Federal budgets and available reports of Federal, State, and local administrative agencies.

aneous grouping used in the earlier tables); Food and Drug Administration outlays have been transferred from "other" health programs to community and related health services; domiciliary care of veterans and care of the chronically ill in State and local institutions have been included under institutional and other care.

Several changes have also been made in the methods used to estimate expenditures, so that even when the inclusions under a heading are unchanged, the results may be somewhat different. The changes in estimating procedure were significant for the Federal employment security program, for State and local community and related health services, and for hospital and medical care, new hospital construction, and institutional and other care.

Identical changes in expenditure classifications and inclusions have been made for each of the three fiscal years to permit comparison of the data (table). Total expenditures for the social security and related programs in 1948-49 showed a 15.6-percent increase over those in 1947-48 and an 18.1-percent increase over 1946-47. Expenditures for the insurance programs alone increased from \$5,572 million in 1947-48 to \$6,175 million in 1948-49. Veterans' benefits—principally readjustment allowances—declined by about \$180 million, but this decrease was more than offset by increases in other programs. The largest increase occurred in outlays for employment security; unemployment benefit payments by the States were 58 percent more than in the preceding year. This large increase reflects the rise in the monthly average of unemployment from 3.4 percent of the civilian labor force in the fiscal year 1947-48 to 4.1 percent in 1948-49. The outlays of the State temporary disability insurance programs went up 51 percent; the beginning of benefit payments under the New Jersey law was in part responsible for this increase.

The public aid programs and welfare services all showed some increase. Within these two categories, expenditures under the Federal public assistance programs showed the largest dollar increase and one of the largest percentage increases over expendi-

tures in the preceding fiscal year; disbursements during 1948-49 were 30 percent higher than in 1947-48.

An increasing proportion of the total outlays for social security and related purposes is being devoted to health and medical services. Whereas in 1946-47 health and medical services comprised 17.5 percent of all social security and related outlays, in 1947-48 they accounted for 20.6 percent, and in 1948-49, for 22.5 percent. All health programs (with the exception of wartime emergency maternity and infant care, liquidation of which began in July 1947) have shown significant increases. This is particularly true of the nonservice programs, such as medical research and health manpower training, both of which increased more than 160 percent between 1946-47 and 1948-49. Under the stimulus of the Hospital Survey and Construction Act and the Veterans Administration hospital program, and because of the backlog of construction and repair work piled up during the war years, public hospital construction expenditures have increased from \$85 million in 1946-47 to \$123 million in 1947-48 and \$294 million in 1948-49. Expenditures in 1948-49 for medical services to individuals were about 20 percent greater than the amount spent in 1947-48.

The increase in State and local government outlays for social security and related purposes during the 3 years has been more marked than the increase in Federal expenditures for the same purposes. In 1946-47 the States and localities spent \$3.6 billion, or 36.5 percent of the total, but in 1948-49 their share had increased to 45.0 percent of total social security expenditures and represented outlays of \$5.2 billion. This relative increase in State and local expenditures is partly explained by the drop in expenditures in some of the Federal programs for veterans, but it also reflects increasing State activity in the broad field of social security.

Canadian Unemployment Insurance Amendments

Unemployment insurance in Canada was amended in several respects—

including the introduction of a new winter supplementary benefit program—by chapter 1 of the Statutes of 1950, which received the Royal Assent on March 1.¹

Coverage.—The amendments do not, with the partial exception to be noted, affect the types of work that are covered, so that agricultural, domestic, and permanent public employment remain among the excluded employments. However, the upper earnings limit for insurability has been raised from \$3,120 to \$4,800 a year, and in this way an estimated 90,000 additional persons will be added to the 2.5 million already covered. Contribution and benefit levels remain unchanged for earnings in excess of \$2,496 a year.

Workers in lumbering, logging, and stevedoring are also covered by the amendments of 1950. The effect is to confirm coverage already achieved or initiated by orders in council issued in 1946 (covering logging and lumbering in British Columbia), 1948 (for stevedoring), and 1950 (logging and lumbering elsewhere than in British Columbia). The latter order, by action taken February 23, brought an estimated 75,000 persons into the system on April 1.

Supplementary benefits.—The most important change is the addition of a supplementary benefit program providing insurance payments to certain classes of unemployed workers—estimated at about 100,000 persons—who are not eligible for regular benefit. The supplementary benefits are payable only from January 1-March 31 of each year—that is, at the time of greatest seasonal unemployment (for the first year, the benefit period lasted until April 15, 1950). The supplementary benefit amounts to 80 percent of the regular rate; it is payable to the following groups: (1) Persons who have exhausted their benefit rights during the fiscal year (between March 31 and the date of claim); (2) persons with 90 daily contributions in the fiscal year but fewer than the 180 contributions

¹ Canada, House of Commons, *Bill 8*, passed February 24, 1950; and U. S. Department of State, Despatch from Lawrence A. Steinhardt, Embassy, Ottawa, March 1, 1950.

needed to receive the regular benefits; (3) persons in logging and lumbering in any area of Canada where these occupations were not previously covered (90 days' employment in any 12 months during the 18 months preceding the claim is required); and (4) persons in employment not formerly covered but that has been made insurable within the year preceding the claim (90 days' employment during the fiscal year is required).

Within the 3-month period in which they are payable, the duration of supplementary benefits corresponds as closely as possible to the maximum statutory duration of regular benefit, which is one-fifth the number of contribution days in the past 5 years, minus one-third the number of benefit days in the past 3 years. Thus, those who have exhausted their benefit rights are entitled to receive supplementary benefits for the same duration as they did their regular benefit; the other groups are entitled to benefit for one-fifth of the days for which contributions were paid in the fiscal year, or for a fifth of the days worked (when no contributions were payable).

Regular benefit.—Modifications are also made in the system of regular benefits. The new rates maintain approximately the same relationship between earnings and contributions as before, with the important exception that the contributions have been increased by 1 cent a day to finance the supplementary benefits. The regular benefit rates and the contributions on which they are based are as follows:

Average daily contribution ¹ (cents)	Regular benefit rate			
	Without dependent		With dependent(s)	
	Daily	Weekly	Daily	Weekly
2	\$0.70	\$4.20	\$0.80	\$4.80
3	1.00	6.00	1.25	7.50
4	1.35	8.10	1.70	10.20
5	1.70	10.20	2.15	12.90
6	2.05	12.30	2.60	15.60
7	2.40	14.40	3.05	18.30
8	2.70	16.20	3.50	21.00

¹ Excluding 1 cent for the supplementary benefits.

The qualifying requirements are modified in some respects. The new law requires that 60 daily contributions be paid in the 52 weeks immedi-

ately preceding the claim, or 45 daily contributions in the 26 weeks preceding the claim. Previously, the payment of 60 contributions since the last initial claim for benefit was sufficient. The effect of the change is to require a recent attachment to the labor market for eligibility. The basic statutory condition of 180 daily contributions in the 2 years preceding the claim is unchanged.

Married women are added to the classes for whom the Unemployment Insurance Commission may make regulations imposing additional contributions and terms or restrict payment of benefit in the event that anomalies would otherwise occur. This grant of authority is designed to make certain that the benefits are paid only to women who remain bona fide members of the labor force following marriage.

The old law did not permit payment of benefits to persons under age 16, or to persons who had been in the lowest earnings group (earning less than 90 cents a day) for more than half the contribution year. Previously the contributions in these cases were paid by the employer. The amended law authorizes payment of benefits to these persons, who must now pay contributions at the same rate as their employer.

Certain liberalizations as to outside earnings and as to the waiting period have been made. While previously the claimant could earn not more than \$1.50 a day in work outside ordinary working hours and in other than his usual employment, the amendments provide that he may receive insurance payments while earning as much as \$2 a day in this type of work. In addition, persons taking brief employment of 1 or 2 days generally lost another day of benefit; under the amended act the benefit is payable for the first day of unemployment following employment of not more than 3 days in a spell of unemployment. The initial waiting period of 9 days in a benefit year has been reduced to 8 days.

Financial resources.—The contribution amounts have been changed somewhat, principally to finance the new supplementary benefits; for this purpose the contributions of both the worker and the employer are in-

creased 1 cent a day. Since the Government contributes a sum equal to one-fifth the total paid by labor and management, the amendment results in a rise of two-fifths of a cent per day per worker from the Government. The Treasury is to meet the costs of supplementary benefits for persons not formerly employed and will underwrite any deficit occurring in the supplementary benefit program.

In addition the law takes into account the generally increased level of wage and salary rates by adopting a new contribution schedule, as shown below, with fewer wage classes and with a higher maximum contribution than before.

Earnings	Contribution by—	
	Employer	Insured
Less than \$9.00	\$0.18	\$0.18
\$9.00-14.99	.24	.24
15.00-20.99	.30	.30
21.00-26.99	.36	.36
27.00-33.99	.42	.42
34.00-47.99	.48	.48
48.00 or more	.54	.54

Administration.—The membership of the Unemployment Insurance Advisory Committee is increased from six to eight persons, to permit additional employee and employer representation. Various amendments of a minor character have been made to facilitate inspection, certification, and similar administrative processes.

Effective date.—Most of the changes, including the supplementary benefit program, took effect on March 1, 1950, the date the Act was assented to. Some important provisions, however, are to come into force on the date of proclamation. These provisions are the new contribution rates, the amendments in the program of regular benefit payments, the compulsory insurance of persons earning up to \$4,800 a year, and the change in contribution requirements to demand recent attachment to the labor market as a condition of receiving benefit.

Primary Benefit Awards

During 1949, primary benefits were awarded to 337,000 retired workers, an increase of 22 percent over the previous high established a year earlier. One-seventh of the awards were to

women, about the same proportion as in 1948.

One-fourth of the awards were to persons who attained age 65 during the year of award; for the 1948 awards the corresponding proportion was 22 percent. As in previous years, the percentage of beneficiaries attaining age 65 in the year of award was higher for women than for men. More than 26.5 percent of the women and 25 percent of the men awarded benefits reached age 65 in 1949.

The proportion of awards to persons aged 70 or over, which reached a high of 41 percent in the awards of 1946, has decreased each year since then; in 1949 it dropped to 31 percent.

The average age of persons awarded primary benefits—68½ years for men and 68 years for women—was only slightly lower than the 1948 average.

The average primary benefit award increased from \$27.14 in 1948 to \$28.39 in 1949. Except for workers aged 65 and those aged 75-79, the averages were more than \$1.00 higher than in 1948 and in several instances exceeded the 1948 average by more than \$1.50. The averages were highest for workers aged 65 and, in general, decreased gradually for the older ages, since older workers are more likely to have intermittent employment and, as a result, low benefit amounts. The average benefit amount for women was more than \$7.00 lower than that for men; in general, the difference was less for the older beneficiaries.

Old-age and survivors insurance: Number and average monthly amount of primary benefits awarded in 1949, by age and sex of beneficiary

[Corrected to Mar. 30, 1950]

Age of beneficiary ¹	Total			Male beneficiaries			Female beneficiaries		
	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount
Total.....	337,273	100.0	\$28.39	289,080	100.0	\$29.41	48,193	100.0	\$22.27
65.....	85,178	25.3	30.44	72,390	25.0	31.61	12,788	26.5	23.83
66.....	67,070	19.9	29.75	48,893	16.9	30.82	8,177	17.0	23.33
67.....	36,882	10.9	28.85	31,573	10.9	29.90	5,309	11.0	22.59
68.....	28,220	8.4	28.41	23,997	8.3	29.53	4,223	8.8	22.05
69.....	24,578	7.3	27.69	20,760	7.2	28.84	3,818	7.9	21.41
70.....	21,543	6.4	27.60	18,408	6.4	28.70	3,135	6.5	21.11
71.....	17,394	5.2	26.89	14,859	5.1	27.96	2,535	5.3	20.68
72.....	13,967	4.1	26.24	12,076	4.2	27.11	1,891	3.9	20.66
73.....	11,759	3.5	25.37	10,128	3.5	26.26	1,631	3.4	19.82
74.....	9,305	2.8	24.76	8,113	2.8	25.55	1,192	2.5	19.43
75-79.....	24,682	7.3	24.77	21,752	7.5	25.46	2,930	6.1	19.70
80 and over.....	6,695	2.0	25.21	6,131	2.1	25.58	564	1.2	21.24

¹ Age at birthday in 1949.

Recent Publications*

Social Security Administration

WILKENS, ANNE. *The Training Center—A Method of Staff Development*. Bureau of Public Assistance, Division of Technical Training. Washington: The Bureau, Mar. 1950. 61 pp. Processed.

The use of training centers in teaching new workers. Materials on organization, method, and content of the course were provided by the Texas State Department of Public Welfare. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

General

AUSTRALIA. DEPARTMENT OF SOCIAL SERVICES. *Eighth Report of the Director-General of Social Services, Year Ended 30th June, 1949*. Canberra: L. F. Johnston, Government Printer, 1949. 31 pp. 1s. 6d.

COHEN, WILBUR J., and SANDERS, ELIZABETH G. "Governmental Provi-

*Prepared in the Library, Federal Security Agency. The inclusion of prices of publications in this list is intended as a service to the reader, but orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

sions for Social Security." *Labor and Nation*, New York, Vol. 6, Spring 1950, pp. 23-27. \$1.

Federal and State-Federal programs.

COMMITTEE FOR ECONOMIC DEVELOPMENT. RESEARCH AND POLICY COMMITTEE. *National Security and Our Individual Freedom*. New York: The Committee, 1949. 34 pp. Single copies free, additional copies 35 cents each.

COMMITTEE FOR ECONOMIC DEVELOPMENT. RESEARCH AND POLICY COMMITTEE. *Tax and Expenditure Policy for 1950*. New York: The Committee, Jan. 1950. 51 pp. Single copies free.

Considers the need for tax reform, analyzes the budget, and discusses tax revision for the fiscal year 1951.

CORSON, JOHN J. "Social Security and the Welfare State." *Social Service Review*, Chicago, Vol. 24, Mar. 1950, pp. 8-12. \$1.75.

GARNETT, A. CAMPBELL. *Freedom & Planning in Australia*. Madison: The University of Wisconsin Press, 1949. 331 pp. \$4.

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IRELAND. DEPARTMENT OF SOCIAL WELFARE. *White Paper Containing Governmental Proposals for Social Security*. Dublin: Stationery Office, 1949. 66 pp. 2s.

KELSEY, R. WILFRED, and DANIELS, ARTHUR C. *Handbook of Life Insurance*. (2d ed.) New York: Institute of Life Insurance, 1949. 87 pp. 10 cents.

MEHR, ROBERT I., and OSLER, ROBERT W. *Modern Life Insurance: A Textbook on Life Insurance*. New York: Macmillan Company, 1949. 769 pp. \$5.

MOSS, JOHN. "The British National Health, Welfare, and Insurance Services." *Iowa Law Review*, Iowa

City, Vol. 35, Winter 1950, pp. 237-250. \$1.75.

"Social Security in Agriculture: I and II." *International Labour Review*, Geneva, Vol. 61, Feb. 1950, pp. 153-178; Mar. 1950, pp. 274-300. 50 cents a copy.

Reviews the extent to which agricultural workers are now covered under existing social security systems, analyzes the principal problems encountered, and describes various methods adopted for extending social security to tenants and independent agricultural workers.

Ten Years of Social Security in New Zealand. Wellington: R. E. Owen, Government Printer, 1949 (?). 16 pp.

U. S. CONGRESS. JOINT COMMITTEE ON THE ECONOMIC REPORT. SUBCOMMITTEE ON LOW-INCOME FAMILIES. *Low-Income Families. Hearings, 81st Congress, 1st Session, Pursuant to Sec. 5 (A) of Public Law 304, 79th Congress*. Washington: U. S. Govt. Print. Off., 1950. 602 pp.

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U. S. CONGRESS. SENATE. COMMITTEE ON FINANCE. *Social Security Revision. Hearings, 81st Congress, 2d Session, on H. R. 6000, An Act to Extend and Improve the Federal Old-Age and Survivors Insurance System, To Amend the Public Assistance and Child Welfare Provisions of the Social Security Act, and for Other Purposes*. Washington: U. S. Govt. Print. Off., 1950. 3 vols. The testimony and recommendations of the Social Security Administration appear in volume 1.

U. S. CONGRESS. SENATE. COMMITTEE ON THE JUDICIARY. *The Immigration and Naturalization Systems of the United States. Report . . . Pursuant to S. Res. 137 (80th Congress, 1st Session, as amended). A Resolution to Make an Investigation of the Immigration System*. (S. Rept. 1515, 81st Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1950. 925 pp. Includes information on the char-

acteristics of the population of the United States: age distribution; birth and death rates; relief; education, literacy, and language; internal migration and settlement; marital status; occupation and employment.

U. S. FEDERAL SECURITY AGENCY. *Annual Report of the Federal Security Agency, 1949*. Washington: U. S. Govt. Print. Off., 1950. 670 pp. \$1.50.

Contains the Administrator's summary and the reports of the 11 constituents.

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Retirement and Old Age

BOFFO, LOUIS S. *Pension Plans in Collective Bargaining*. (Institute of Labor and Industrial Relations Publications, Series A, Vol. 3, No. 6.) Chicago: University of Illinois, Jan. 1950. 31 pp. Free.

Traces the development of pension programs and considers what these programs mean both to an organization and to its personnel.

BROWER, F. BEATRICE, and SIMSARIAN, ARAX. "Recently Negotiated Pension Plans." *Conference Board Management Record*, New York, Vol. 12, Apr. 1950, pp. 139-141 f.

CANADA. DEPARTMENT OF LABOUR. ECONOMICS AND RESEARCH BRANCH. "Pension Plans in Canadian Industry." *Labour Gazette*, Ottawa, Vol. 50, Apr. 1950, pp. 443-453. 10 cents. Traces the growth of industrial pension plans in Canada during the past 50 years and analyzes the main features of existing plans.

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"Don't Make 'Em Quit at 65." *Changing Times* (Kiplinger Magazine), Washington, Vol. 4, May 1950, pp. 15-18. 50 cents.

HABER, WILLIAM. "After 65—What About an Income?" *Survey*, New York, Vol. 86, Apr. 1950, pp. 177-180. 50 cents.

A discussion of the older worker and his problems.

JONES, WALTER L. *Getting the Most*

Out of Retirement. New York: The William-Frederick Press, 1949. 120 pp. \$2.50.

Practical suggestions for adjusting to retirement.

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Includes The Private Pension Plan—Social and Economic Implications, by Marion B. Folsom; Social and Economic Consequences of the Pension Drive, by Clark Kerr; How Much Do Employee Benefits Cost? by George B. Buck; and Problems Inherent in the Pension Issue, by L. R. Boulware.

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SHELDON, J. H. "The Role of the Aged in Modern Society." *British Medical Journal*, London, Feb. 11, 1950, pp. 319-323. 2s.

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CLAGUE, EWAN. "The Economic Situation and Unemployment." *Commercial and Financial Chronicle*, New York, Vol. 171, Apr. 27, 1950, p. 1 ff. 30 cents.

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MCKICKLE, R. K. "Migrant Farm Labor." *Editorial Research Reports*, Washington, Vol. 1, Apr. 19, 1950, entire issue. \$1.

(Continued on page 22)

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-50

[In thousands; data corrected to May 31, 1950]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs					
		Monthly retirement and disability benefits ¹				Survivor benefits				Temporary disability benefits ²		State laws ³	Service-men's Readjustment Act ⁴	Railroad Unemployment Insurance Act ⁵	Readjustment allowances to self-employed veterans ⁶		
		Social Security Act	Railroad Retirement Act	Civil Service Commission ⁷	Veterans Administration	Monthly		Lump-sum ⁸		State laws ⁹	Railroad Unemployment Insurance Act ¹⁰						
						Social Security Act ¹	Railroad Retirement Act ⁴	Civil Service Commission ⁷	Veterans Administration ⁸							Social Security Act	Other ⁷
Number of beneficiaries																	
1949																	
April	1,517.0	230.9	140.1	2,305.6	963.4	119.3	8.0	981.8	17.8	4.1	28.7	31.1	1,598.3	624.7	133.6	68.4	
May	1,543.5	232.6	141.2	2,309.2	973.6	120.6	8.6	987.5	17.8	21.5	30.0	28.1	1,718.3	552.7	76.3	71.3	
June	1,570.1	234.2	143.2	2,313.5	984.1	121.9	9.4	959.7	17.7	13.5	31.0	29.5	1,809.0	548.1	77.8	68.7	
July	1,589.6	235.1	143.9	2,321.3	987.7	122.8	9.7	961.7	15.3	9.0	28.7	24.6	1,717.4	606.4	80.1	60.2	
August	1,617.4	236.6	145.2	2,324.8	996.2	123.6	10.3	953.2	17.9	11.1	30.0	37.5	1,951.7	218.3	127.2	48.2	
September	1,638.2	237.6	146.7	2,326.8	1,006.7	124.8	11.0	964.6	16.7	10.5	28.6	36.0	1,738.0	95.2	126.6	5.8	
October	1,658.3	239.1	148.0	2,333.1	1,015.5	125.8	11.7	967.2	15.4	11.2	28.8	35.3	1,527.1	64.2	180.3	3.7	
November	1,685.3	240.1	149.4	2,336.8	1,025.0	127.0	12.2	969.0	16.2	10.2	27.7	38.2	1,698.0	60.4	219.1	2.7	
December	1,708.5	241.6	151.1	2,343.0	1,034.3	128.4	12.8	970.7	15.7	10.6	28.2	36.0	1,892.0	62.8	166.6	2.3	
1950																	
January	1,738.0	242.5	152.7	2,344.9	1,043.8	129.5	13.4	973.2	16.4	10.9	30.2	39.7	2,077.6	65.3	170.5	2.0	
February	1,770.1	243.5	153.5	2,347.5	1,054.7	130.6	14.0	978.4	17.1	9.8	29.0	30.4	2,027.6	64.3	160.3	2.0	
March	1,795.1	245.7	157.0	2,352.3	1,066.4	132.1	14.9	977.2	20.7	11.8	32.1	31.4	2,097.6	61.4	164.6	2.2	
April	1,813.3	247.3	155.4	2,358.5	1,075.4	133.4	15.5	981.0	17.2	12.0	30.5	27.7	1,560.0	48.7	91.2	2.1	
Amount of benefits ¹¹																	
1940	\$1,188,702	\$21,074	\$114,166	\$42,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267			\$518,700		\$15,961		
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943			344,321		14,537		
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342			344,084		6,268		
1943	921,465	97,287	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857		79,643		917		
1944	1,119,686	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,146	19,238	5,035		62,385	\$4,113	582	\$102	
1945	2,067,434	157,391	137,140	85,742	697,830	104,231	1,772	254,238	26,135	23,431	4,660		445,866	114,955	2,359	11,675	
1946	5,151,594	230,285	149,188	96,418	1,298,984	130,139	1,817	333,640	27,267	30,610	4,761		1,004,850	1,491,294	39,917	252,424	
1947	4,702,642	299,830	177,053	108,691	1,676,029	153,109	19,283	382,515	29,517	33,115	26,025	\$11,368	776,164	772,368	39,401	198,174	
1948	4,512,075	366,887	208,642	134,886	1,711,182	176,736	36,011	8915	417,012	32,315	32,140	35,572	30,843	703,265	426,560	28,599	83,598
1949	5,698,792	454,483	240,893	161,426	1,602,215	201,369	39,252	4,317	473,406	33,158	31,771	61,330	30,103	1,737,279	386,635	103,596	43,559
1949																	
April	477,092	34,250	19,208	12,942	141,261	15,491	3,002	304	39,216	2,914	1,787	2,659	2,715	136,558	50,422	8,905	5,448
May	485,046	34,945	19,335	12,931	142,639	15,686	3,036	315	40,207	2,842	1,822	2,912	2,554	146,712	44,618	5,414	6,718
June	491,116	35,637	19,461	13,067	139,513	15,883	3,071	337	40,022	2,893	3,011	3,003	2,608	154,695	45,797	5,542	6,576
July	482,323	36,164	19,532	13,156	136,308	15,968	3,097	365	39,554	2,501	2,196	2,687	2,071	148,767	24,938	5,553	5,466
August	493,469	36,898	19,641	13,756	141,983	16,138	3,120	402	40,767	2,944	2,602	3,074	3,364	170,629	48,135	9,107	4,909
September	454,638	37,441	19,720	15,759	138,180	16,334	3,152	430	39,606	2,754	2,570	2,786	3,217	154,067	8,775	8,983	864
October	440,135	37,954	19,838	13,856	141,459	16,497	3,182	470	39,761	2,539	2,725	2,719	3,284	135,707	5,462	14,298	384
November	460,196	38,644	19,913	13,990	141,535	16,675	3,215	469	39,924	2,670	2,413	2,717	3,462	152,179	5,291	16,839	200
December	479,505	39,224	20,034	13,874	145,368	16,850	3,252	488	40,407	2,610	2,767	2,776	3,372	170,573	5,474	12,225	216
1950																	
January	604,927	39,997	20,095	14,540	152,801	17,037	3,278	508	40,794	2,739	2,642	2,856	3,454	186,388	5,753	11,876	174
February	478,418	40,829	20,179	14,238	148,283	17,246	3,308	527	40,471	2,846	2,510	2,595	2,490	167,212	5,069	10,450	165
March	505,640	41,488	20,350	13,643	150,025	17,468	3,348	573	41,403	3,436	2,963	3,295	2,874	187,215	5,712	11,637	210
April	446,320	41,992	20,462	14,440	147,235	17,647	3,384	588	40,555	2,862	3,028	2,852	2,459	138,967	3,838	5,822	189

¹ Under the Social Security Act, old-age retirement benefits (primary and wife's benefits and benefits to children of primary beneficiaries), partly estimated. Under the other 3 systems, benefits for age and disability.

² Data for civil-service retirement and disability fund; includes payments to Canal Zone construction-period workers administered by the Commission. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

³ Widow's, widow's current, parent's, and child's benefits. Partly estimated. ⁴ Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits in current-payment status.

⁵ Payments to widows, parents, and children of deceased veterans. ⁶ Number of decedents on whose account lump-sum payments were made. ⁷ Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

⁸ First payable in Rhode Island April 1943; in California, December 1946; in New Jersey, January 1949; and under the railroad program, July 1947. Excludes

\$892,000 for hospital benefits in California (first payable January 1950); also excludes private plans in California and New Jersey except for calendar-year totals.

⁹ Represents average weekly number of beneficiaries.

¹⁰ Represents average number of beneficiaries in a 14-day registration period.

¹¹ Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

¹² Number and amount of claims paid under the Servicemen's Readjustment Act.

¹³ Payments: amounts certified, under the Social Security Act, the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes under selected social insurance and related programs, by specified period, 1947-50

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
Fiscal year:						
1947-48	\$1,616,162	\$482,585	\$557,061	\$1,007,087	\$207,919	\$145,148
1948-49	1,690,296	553,461	563,833	988,965	222,850	9,816
10 months ended:						
April 1948	1,223,571	437,979	421,656	868,900	193,321	108,460
April 1949	1,293,079	490,755	427,613	841,338	209,709	7,519
April 1950	1,609,596	597,134	419,120	876,392	210,308	13,384
1949						
April	75,191	25,080	2,370	104,645	3,098	6
May	301,411	28,587	6,910	135,976	11,423	11
June	5,806	34,119	129,310	11,651	1,718	2,285
July	57,549	25,765	2,606	109,663	4,589	1
August	380,606	331,998	9,689	163,859	13,827	34
September	7,242	28,517	135,971	6,445	1,024	2,628
October	62,382	32,859	722	107,693	2,322	37
November	336,889	28,886	5,109	155,617	13,662	98
December	5,461	28,963	132,784	9,959	885	4,737
1950						
January	46,788	30,702	948	86,317	19,685	383
February	397,530	29,782	4,871	124,235	141,161	204
March	229,491	30,109	123,100	8,166	9,461	4,899
April	85,657	29,554	3,229	104,439	3,692	363

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

² Represents employee and Government contributions to the civil-service retirement and disability fund (including Alaska Railroad, Canal Zone, and Office of the Comptroller of the Currency retirement and disability funds integrated since July 1949 with principal fund); in recent years Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to May 22, 1950.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Contributions cover both railroad unemployment insurance and railroad temporary disability programs.

⁶ Represents contributions of \$29.5 million from employees, and contributions for fiscal year 1949-50 of \$302.5 million from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

RECENT PUBLICATIONS

(Continued from page 20)

Considers the roots of the migrant farm labor problem, the economic status of farm migrants, and community services for migrant families.

U. S. CONGRESS. JOINT COMMITTEE ON THE ECONOMIC REPORT. SUBCOMMITTEE ON UNEMPLOYMENT. *Handbook of Regional Statistics. Materials Assembled for the Subcommittee on Unemployment . . . Pursuant to S. Con. Res. 26, 81st Congress.* (Joint Committee Print, 81st Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1950. 445 pp. Contains basic reference material, arranged by State and regional group, with a summary of important facts preceding each section.

U. S. PRESIDENT. *Unemployment Insurance. Message of the President of the United States . . .* Washington: U. S. Govt. Print. Off., 1950. 7 pp. Recommendations for strengthening the system.

Public Welfare and Relief

COHEN, EMMELINE W. *English Social Services: Methods and Growth.* London: George Allen & Unwin, Ltd., 1949. 169 pp. \$1.75.

MASSACHUSETTS. SPECIAL COMMISSION TO STUDY CERTAIN MATTERS PERTAINING TO THE BLIND. *Report.* (House Report No. 2126). Boston: Wright & Potter Printing Co., 1950. 33 pp. Analyzes the State program for the

general welfare of the blind and makes recommendations for improving it.

SCHMIDT, CARL K., JR. "Public Assistance Trends and Costs." *Illinois Medical Journal*, Chicago, Vol. 97, Mar. 1950, pp. 115-117. 50 cents.

Maternal and Medical Care

DICKINSON, FRANK G., and WELKER, EVERETT L. *Infant Deaths and Stillbirths in Leading Nations.* (Bureau of Medical Economic Research Bulletin 73.) Chicago: American Medical Association, 1950. 19 pp.

HESS, JULIUS H., and LUNDEEN, EVELYN C. *The Premature Infant: Medical and Nursing Care.* (2d ed.)

(Continued on page 25)

Table 3.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1948-50

[In thousands]

Item	Fiscal year 1948-49		Fiscal year 1949-50	
	Appropriations ¹	Expenditures through April 1949 ²	Appropriations ¹	Expenditures through April 1950 ²
Total	\$1,632,315	\$1,450,898	\$1,992,424	\$1,662,589
Administrative expenses	46,109	52,002	53,956	50,867
Federal Security Agency, Social Security Administration	46,007	40,622	53,854	39,604
Department of Commerce, Bureau of the Census	102	100	102	88
Department of the Treasury	(9)	11,280	(9)	11,177
Grants to States	974,750	900,564	1,193,000	1,013,707
Unemployment insurance and employment service administration	155,000	128,512	\$ 135,000	\$ 35,496
Old-age assistance	797,000	579,473	1,058,000	719,061
Aid to the blind		16,610		20,409
Aid to dependent children		154,188		216,508
Maternal and child health services	11,750	10,786	11,000	10,999
Services for crippled children	7,500	7,298	7,500	7,345
Child welfare services	3,500	3,620	3,500	3,901
Emergency maternity and infant care	(9)	77		
Benefit payments, old-age and survivors insurance	\$ 607,036	\$ 496,549	\$ 745,000	\$ 597,791
Reconversion unemployment benefits for seamen	2,420	1,783	\$ 468	\$ 224

¹ Excludes unexpended balance of appropriations for preceding fiscal year.

² Includes expenditures from unexpended balance of appropriations for preceding fiscal year. Data in this table are not strictly comparable with those published previously, because of revisions to include portions of administrative expenses formerly omitted for Bureau of Public Assistance, Bureau of Federal Credit Unions, and (to Aug. 20, 1949) Bureau of Employment Security.

³ Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed from the old-age and survivors insurance trust fund to the general fund of the Treasury.

⁴ Not available because not separated from appropriations for other purposes.

⁵ Appropriation represents amount for fiscal year; expenditure represents amount of grants made during the fiscal year, before Aug. 20, 1949, when the Bureau of Employment Security was transferred to the Department of Labor.

⁶ Appropriation for 1947-48 (\$3 million) available until June 30, 1949.

⁷ Actual payments from the old-age and survivors insurance trust fund.

⁸ Estimated expenditures as shown in 1949-50 budget.

Source: Federal appropriation acts and 1949-50 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

Table 4.—Status of old-age and survivors insurance trust fund, by specified period, 1937-50
(In thousands)

Period	Receipts		Expenditures		Assets			
	Appropriations ¹	Interest received	Benefit payments ²	Administrative expenses	Net total of U. S. Government securities acquired ³	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-April 1950.....	\$14,643,019	\$1,395,676	\$3,246,081	\$379,433	\$12,277,914	\$83,831	\$51,435	\$12,413,181
Fiscal year:								
1947-48.....	1,616,862	190,562	511,676	47,457	1,194,445	74,887	35,015	10,046,681
1948-49.....	1,693,575	230,194	607,036	53,465	1,293,891	66,870	12,409	11,309,949
10 months ended:								
April 1948.....	1,224,271	92,567	419,550	38,777	763,632	79,184	71,751	9,656,901
April 1949.....	1,296,330	123,084	496,549	44,848	858,981	66,421	62,516	10,924,696
April 1950.....	1,613,200	135,176	597,792	47,353	1,047,244	83,831	51,435	12,413,181
1949								
April.....	75,191	136	54,244	4,616	-20,000	66,421	62,516	10,924,696
May.....	391,411		54,775	4,669		66,452	394,452	11,256,665
June.....	5,834	107,110	55,712	3,948	434,910	66,870	12,409	11,309,949
July.....	61,153	82	55,859	5,040	-67,000	76,643	89,972	11,310,285
August.....	380,606		57,037	4,972		72,219	382,993	11,628,852
September.....	7,242	10,957	57,929	4,485	315,000	79,407	16,590	11,584,666
October.....	62,382	201	58,110	4,449	-30,000	76,515	49,505	11,584,690
November.....	336,889		58,649	4,340		74,536	325,394	11,858,590
December.....	5,461	16,126	59,896	4,360	269,323	83,289	4,639	11,815,922
1950								
January.....	46,788	96,940	60,666	5,900	40,003	79,566	45,520	11,893,083
February.....	397,530		61,990	4,584	130,000	77,454	248,589	12,224,039
March.....	229,491	10,871	63,612	4,585	249,918	84,825	163,466	12,396,205
April.....	85,657		64,045	4,637	130,000	83,831	51,435	12,413,181

¹ Beginning July 1940, equals taxes collected under the Federal Insurance Contributions Act; beginning with the fiscal year 1947, includes amounts appropriated to meet administrative and other costs of benefits payable to survivors of certain World War II veterans as provided under the Social Security Act Amendments of 1946.

² Before July 1948, data represent checks cashed and returned to the Treasury; beginning July 1948, represent checks issued.

³ Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase; minus figures represent net total of securities redeemed.

Source: *Daily Statement of the U. S. Treasury.*

Table 5.—Status of the unemployment trust fund, by specified period, 1936-50
(In thousands)

Period	Total assets at end of period	Net total of U. S. Government securities acquired ¹	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account ²			
				Deposits	Interest credited	Withdrawals ³	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ⁴
Cumulative, January 1936-April 1950.....	\$7,342,616	\$7,308,290	\$34,325	\$13,354,789	\$1,117,918	\$7,915,056	\$8,557,652	\$883,418	\$111,044	\$383,740	\$784,964
Fiscal year:											
1947-48.....	8,323,029	446,399	24,630	1,007,346	147,076	708,132	7,365,781	130,634	18,203	60,703	967,248
1948-49.....	8,182,417	-160,067	44,085	984,031	160,033	1,227,115	7,282,730	77	20,067	76,978	899,687
10 months ended:											
April 1948.....	8,174,535	288,424	34,110	795,928	76,176	632,856	7,248,739	97,614	9,388	50,410	925,796
April 1949.....	8,201,763	-128,040	31,405	798,628	85,027	925,730	7,293,706	58	10,747	61,536	908,057
April 1950.....	7,342,616	-830,041	34,325	807,885	81,537	1,614,500	6,557,652	6,446	10,034	132,496	784,964
1949											
April.....	8,201,763	-121,000	31,405	32,252	646	140,420	7,293,706	4	80	11,310	908,057
May.....	8,252,764	42,000	40,405	200,143	193	141,640	7,352,402	7	24	7,736	900,361
June.....	8,182,417	-74,026	44,085	15,260	74,813	159,745	7,282,730	12	9,297	7,716	899,687
July.....	8,066,111	-105,000	32,779	37,489	76	150,325	7,169,970	1	9	7,494	896,141
August.....	8,124,455	47,000	44,123	233,581	121	164,030	7,239,642	20	15	11,364	884,813
September.....	7,964,496	-140,007	24,171	13,547	4,030	164,280	7,092,940	206	496	11,673	871,556
October.....	7,852,044	-114,000	25,719	31,110	612	128,405	6,966,257	23	75	15,807	855,787
November.....	7,909,401	37,000	46,077	224,954	194	147,740	7,073,665	59	24	20,133	835,736
December.....	7,748,423	-167,027	52,125	15,712	6,822	171,825	6,924,374	2,842	840	15,370	824,049
1950											
January.....	7,654,661	-80,000	38,363	36,829	64,800	187,667	6,838,337	15	7,977	15,357	811,324
February.....	7,649,133	-21,000	53,835	169,535	132	163,245	6,844,759	122	16	12,088	804,374
March.....	7,453,045	-177,007	34,755	13,678	4,158	202,208	6,660,386	2,798	512	15,025	792,659
April.....	7,342,616	-110,000	34,325	31,449	591	134,775	6,557,652	300	70	8,125	784,964

¹ Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

² Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

³ Railroad unemployment insurance and railroad temporary disability programs.

⁴ Includes transfers from railroad unemployment insurance administration fund amounting to \$79,419,000 and transfers of \$12,338,000 from the railroad unemployment insurance account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

⁵ Includes withdrawals of \$79,169,000 for disability insurance benefits.

Source: *Daily Statement of the U. S. Treasury.*

Table 6.—Old-age and survivors insurance: Monthly benefits in current-payment status¹ at the end of the month, by type of benefit and by month, April 1949–April 1950, and monthly benefit actions, by type of benefit, April 1950

(Amounts in thousands; data corrected to May 16, 1950)

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1949														
April.....	2,480,350	\$49,750.5	1,140,969	\$29,195.5	347,861	\$4,711.0	604,375	\$7,890.5	227,811	\$4,711.9	146,958	\$3,071.7	12,376	\$160.3
May.....	2,517,142	50,631.0	1,161,046	29,782.3	353,700	4,801.8	609,528	7,968.1	232,170	4,806.1	148,184	3,101.3	12,514	171.3
June.....	2,554,248	51,520.0	1,180,909	30,369.1	359,840	4,898.1	614,714	8,043.8	236,394	4,897.7	149,724	3,137.9	12,667	173.5
July.....	2,577,386	52,131.4	1,195,955	30,823.4	364,009	4,965.4	614,001	8,044.5	239,902	4,973.7	150,130	3,149.2	12,789	173.8
August.....	2,613,604	53,036.1	1,216,963	31,450.4	370,293	5,065.1	618,067	8,100.4	244,420	5,072.3	150,937	3,170.5	12,924	177.4
September.....	2,644,910	53,775.4	1,232,421	31,909.4	375,103	5,140.9	624,257	8,196.9	248,890	5,169.4	151,191	3,179.5	13,048	179.2
October.....	2,673,888	54,450.8	1,247,513	32,345.7	379,594	5,210.0	629,705	8,279.3	253,031	5,260.2	150,866	3,174.5	13,179	181.1
November.....	2,710,279	55,318.9	1,268,050	32,938.5	385,576	5,301.1	634,705	8,355.6	257,228	5,352.1	151,416	3,188.7	13,304	183.0
December.....	2,742,808	56,074.4	1,285,898	33,437.4	390,583	5,376.3	639,437	8,427.0	261,336	5,441.9	152,121	3,206.8	13,438	185.0
1950														
January.....	2,781,800	57,034.1	1,306,643	34,105.7	396,750	5,473.4	644,114	8,500.2	265,773	5,539.3	152,987	3,229.0	13,533	186.5
February.....	2,824,829	58,074.3	1,332,875	34,815.0	404,014	5,587.0	649,758	8,586.0	270,384	5,640.9	154,177	3,257.6	13,621	187.9
March.....	2,861,536	58,956.6	1,351,985	35,380.8	409,330	5,671.9	655,556	8,673.6	276,050	5,764.9	154,884	3,275.7	13,729	189.7
April.....	2,888,716	59,638.4	1,365,504	35,807.4	413,456	5,741.3	659,584	8,736.3	280,890	5,871.7	155,432	3,290.2	13,849	191.5
Monthly benefit actions, April 1950:														
In force ² at beginning of month.....	3,189,874	66,944.9	1,544,550	41,002.8	459,698	6,437.9	682,462	9,030.9	279,937	5,840.3	209,360	4,441.5	13,967	191.5
Benefits awarded in month.....	55,177	1,264.8	26,354	771.0	9,793	147.6	9,342	133.8	6,052	131.5	3,412	77.7	224	3.3
Entitlements terminated ³	22,105	436.4	8,728	226.5	4,310	58.8	5,370	72.9	1,150	23.4	2,430	53.1	117	1.6
Net adjustments ⁴	183	17.3	48	11.1	25	1.6	81	3.4	2	(⁵)	22	1.2	5	.1
In force at end of month.....	3,223,129	67,790.7	1,562,224	41,558.3	465,206	6,528.4	686,816	9,095.2	284,841	5,948.3	210,364	4,467.3	13,979	193.2

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

² Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

³ Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.

⁴ Adjustments result from operation of maximum and minimum provisions and from recomputations and administrative actions.

⁵ Less than \$50.

WORKMEN'S COMPENSATION

(Continued from page 10)

limits fixed by the compensation act. These include the wage loss from work injuries that are not disabling beyond the waiting period and—in States that do not pay compensation retroactively to the date of the injury—the entire wage loss in the early days of disabilities that last long enough to be compensable. They include also losses beyond the maximums specified in the act with respect to aggregate payments or duration of payment. In attempting to measure the effect of these various factors, Reede made detailed calculations for two States: North Carolina, which he described as having a law "of average generosity," and Massachusetts, with a scale "better than

⁴ Ibid, pp. 205–225.

average." His estimate for Massachusetts, relating to policy year 1935, places at 34.6 percent the proportion of wage loss compensated. He estimates that, in 1940, the North Carolina law compensated only 26.4 percent of the wage loss.

Summary

Rapid growth in the operations of workmen's compensation programs marked the decade 1939 through 1948. By the close of the period all States had such programs; however, the Mississippi law is not reflected in this growth since it did not begin operations until 1949. About 34–35 million workers were protected in an average month in 1948, as compared with about 25 million in 1940.

Workmen's compensation costs as a percent of payroll are estimated at

roughly 1.2 percent of covered payroll in 1940 and 1.0 percent in 1948. Out of the average dollar spent by the employer to insure his workers, only about 60 cents in 1940 and a somewhat smaller proportion in 1948 found its way back in benefits to the injured workman or his dependents.

Payments under the workmen's compensation programs more than doubled over the 10 years. Of the total payments of \$536 million in 1948, about one-third went for medical costs and the other two-thirds for compensating the wage loss of injured or deceased workmen.

Workmen's compensation programs, despite limitations in their coverage and in the proportion of wage loss that they compensate, provide important protection for a large segment of the working population.

Table 7.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, April 1950

[Corrected to May 22, 1950]

Region and State	Nonfarm placements	Initial claims ¹		Weeks of unemployment covered by continued claims		Compensated unemployment			Total unemployment	
		Total	Women	Total	Women	All types of unemployment ²			Weeks compensated	Average weekly payment
						Weeks compensated	Benefits paid ³	Average weekly number of beneficiaries		
Total, 52 States.....	405,809	1,177,716	453,000	7,871,119	2,749,000	6,758,000	\$138,967,000	1,560,000	6,385,000	\$20.87
Region I:										
Connecticut.....	6,333	25,801	11,507	127,068	50,112	112,433	2,298,177	25,946	104,965	21.09
Maine.....	1,737	13,569	4,905	82,253	27,264	52,143	787,916	12,033	47,361	15.22
Massachusetts.....	9,874	90,408	42,629	438,914	184,985	316,856	6,976,263	73,121	294,533	22.87
New Hampshire.....	1,057	10,160	4,881	63,584	25,003	48,773	784,767	11,255	44,639	16.75
Rhode Island.....	2,409	17,093	9,412	112,832	56,191	(7)	(7)	(7)	(7)	(7)
Vermont.....	498	3,569	1,540	18,042	5,664	14,550	272,417	3,358	13,166	19.56
Region II:										
Delaware.....	1,170	1,686	648	10,487	2,570	9,540	181,333	2,202	8,743	19.84
New Jersey.....	9,855	48,893	23,305	337,114	137,623	329,839	6,166,740	76,117	310,770	20.63
New York.....	46,642	233,492	(7)	1,194,241	(7)	1,072,719	24,686,813	247,551	1,039,778	23.01
Pennsylvania.....	15,294	100,729	34,116	604,384	175,482	543,944	11,231,291	125,526	521,979	21.00
Region III:										
District of Columbia.....	3,571	2,570	826	24,556	8,173	20,150	360,931	4,650	19,875	17.97
Maryland.....	5,642	28,044	10,574	121,050	42,258	101,100	1,945,807	23,333	94,560	19.75
North Carolina.....	10,481	22,896	12,542	159,138	85,519	120,578	1,740,925	27,826	113,415	14.74
Virginia.....	6,683	7,190	2,437	65,835	21,908	59,445	945,052	13,718	55,989	16.26
West Virginia.....	2,087	12,030	1,844	86,960	18,455	77,040	1,291,658	17,088	60,243	17.45
Region IV:										
Kentucky.....	2,118	12,536	3,824	100,809	25,352	94,539	1,388,727	21,817	92,042	14.80
Michigan.....	9,606	39,065	10,714	365,406	82,105	333,047	8,065,079	76,857	325,540	24.51
Ohio.....	21,266	41,900	13,335	440,684	127,691	429,067	10,550,073	99,016	407,557	23.26
Region V:										
Illinois.....	14,013	107,508	43,772	557,761	202,634	372,122	7,465,341	85,675	329,956	21.01
Indiana.....	8,200	20,203	7,451	113,977	35,031	104,106	1,868,629	24,025	98,070	18.49
Minnesota.....	7,164	11,349	3,631	151,342	35,780	119,761	2,180,638	27,637	112,993	18.56
Wisconsin.....	7,525	9,794	2,677	81,994	22,995	67,929	1,500,386	15,676	63,004	22.48
Region VI:										
Alabama.....	9,724	14,140	3,342	101,819	24,110	84,777	1,290,187	19,564	80,583	15.49
Florida.....	12,396	13,564	5,094	86,561	19,990	37,284	511,315	8,604	35,942	13.89
Georgia.....	10,399	13,932	7,063	104,300	82,537	69,781	942,690	16,103	67,032	13.66
Mississippi.....	7,091	7,037	1,890	58,491	13,686	47,943	673,407	11,064	45,062	14.28
South Carolina.....	7,441	9,988	3,573	67,688	24,905	48,746	806,230	11,249	46,458	16.86
Tennessee.....	9,095	14,577	6,961	158,322	65,029	128,496	1,851,936	20,653	122,610	14.64
Region VII:										
Iowa.....	7,042	4,636	1,837	36,584	12,610	33,359	612,086	7,698	30,152	19.09
Kansas.....	7,177	5,359	1,227	42,979	9,352	41,552	847,607	9,589	38,062	20.98
Missouri.....	8,194	22,707	9,410	161,123	61,683	132,377	2,193,304	30,549	124,850	17.12
Nebraska.....	4,570	2,340	1,087	22,951	7,099	23,517	413,703	5,427	(7)	(7)
North Dakota.....	1,655	929	172	17,170	2,365	16,502	334,280	3,808	15,395	20.56
South Dakota.....	1,489	602	240	8,369	1,842	8,517	151,722	1,965	8,030	18.10
Region VIII:										
Arkansas.....	7,790	10,061	2,612	80,760	15,093	54,948	873,437	12,680	51,331	16.56
Louisiana.....	5,693	13,612	2,520	121,845	21,236	101,594	2,080,924	20,445	95,011	21.02
New Mexico.....	4,149	1,867	293	13,763	2,459	12,846	223,017	2,964	12,250	17.59
Oklahoma.....	10,460	9,187	1,870	67,744	15,917	60,895	1,109,348	14,052	67,480	18.64
Texas.....	39,005	19,502	4,503	138,535	36,171	106,073	1,717,254	24,478	101,097	16.53
Region IX:										
Colorado.....	4,959	5,786	1,501	22,196	6,196	15,421	294,376	2,559	14,166	19.85
Idaho.....	3,421	1,876	329	26,013	4,443	22,143	420,755	5,110	21,357	19.23
Montana.....	2,580	2,256	656	41,454	9,044	36,075	649,883	8,325	36,075	18.01
Utah.....	1,992	2,738	721	24,871	8,253	23,112	528,123	5,334	30,964	23.63
Wyoming.....	1,119	1,318	264	9,777	1,974	9,792	235,917	2,260	9,058	24.67
Region X:										
Arizona.....	2,827	3,794	1,009	19,048	5,707	12,244	256,295	2,826	11,544	21.23
California.....	27,485	103,425	33,631	909,702	346,055	800,559	19,092,928	198,591	804,649	22.74
Nevada.....	1,436	1,595	454	12,641	4,163	10,941	256,753	2,525	10,309	23.92
Oregon.....	5,583	9,406	2,063	92,016	20,126	89,051	1,880,547	20,550	83,221	21.71
Washington.....	5,417	16,867	8,510	159,181	37,138	145,408	3,034,665	33,556	137,361	21.23
Territories:										
Alaska.....	738	1,865	602	15,542	2,953	15,728	404,781	3,630	15,217	25.93
Hawaii.....	978	2,145	674	20,583	8,142	18,876	333,093	4,356	14,881	20.25
Puerto Rico.....	659									

¹ Excludes transitional claims.

² Total, part-total, and partial.

³ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

* Includes estimate for New York.

* Includes estimate for Rhode Island.

* Includes estimates for Nebraska and Rhode Island.

* Data not received.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

(Continued from page 22)

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Table 8.—Public assistance in the United States, by month, April 1949–April 1950¹

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients							Percentage change from previous month					
1949												
April		2,581,556	520,299	1,327,634	87,806	476,000	-----	+1.1	+2.2	+2.1	+0.8	-3.1
May		2,605,680	529,361	1,349,251	88,537	465,000	-----	+0	+1.7	+1.6	+0.8	-2.3
June		2,625,594	536,758	1,365,813	89,301	461,000	-----	+8	+1.4	+1.2	+0.9	-0.9
July		2,643,274	543,541	1,381,957	89,929	461,000	-----	+7	+1.3	+1.2	+0.7	+1.1
August		2,661,257	551,716	1,402,033	90,513	475,000	-----	+7	+1.5	+1.5	+0.6	+2.9
September		2,679,906	559,900	1,423,447	91,112	479,000	-----	+7	+1.5	+1.5	+0.7	+0.9
October		2,697,721	571,480	1,453,922	91,599	497,000	-----	+7	+2.1	+2.1	+0.5	+3.8
November		2,715,731	585,411	1,486,404	92,164	543,000	-----	+7	+2.4	+2.2	+0.6	+2.1
December		2,735,987	599,388	1,520,908	92,757	562,000	-----	+7	+2.4	+2.3	+0.6	+3.7
1950												
January		2,749,049	610,437	1,550,191	93,109	506,000	-----	+5	+1.8	+1.9	+0.4	+6.0
February		2,761,507	621,977	1,580,648	93,627	627,000	-----	+5	+1.9	+2.0	+0.6	+5.1
March		2,700,379	634,676	1,612,478	94,062	652,000	-----	(1)	+2.0	+2.0	+0.5	+4.0
April		2,768,093	641,875	1,628,882	94,453	605,000	-----	+3	+1.1	+1.0	+0.4	-7.1
Amount of assistance							Percentage change from previous month					
1949												
April	\$177,089,964	\$111,800,120	\$38,249,639	\$3,926,205	\$3,974,374	\$23,114,000	+0.7	+1.5	+2.0	+1.2	+0.8	-5.1
May	178,058,362	113,310,439	38,679,549	3,974,374	22,094,000	22,094,000	+5	+1.4	+1.1	+1.2	+0.8	-4.4
June	179,588,519	114,460,546	39,027,227	4,020,746	22,080,000	22,080,000	+9	+1.0	+0.9	+1.2	+0.8	-1.1
July	181,034,172	115,473,503	39,530,120	4,066,459	21,964,000	21,964,000	+8	+0.9	+1.3	+1.1	+0.8	-3.5
August	184,106,608	116,641,091	40,224,594	4,108,013	23,133,000	23,133,000	+1.7	+1.0	+1.8	+1.0	+0.8	+5.3
September	187,615,987	119,156,207	40,958,083	4,200,697	23,301,000	23,301,000	+1.9	+2.2	+1.8	+2.3	+0.7	+7.7
October	189,896,770	119,710,542	41,940,720	4,196,508	24,049,000	24,049,000	+1.2	+0.5	+2.4	+1.1	+0.8	+3.2
November	195,806,102	120,852,028	43,281,620	4,238,454	27,434,000	27,434,000	+3.1	+1.0	+3.2	+1.0	+1.0	+14.1
December	199,576,343	122,457,332	44,457,297	4,276,714	28,385,000	28,385,000	+1.9	+1.3	+2.7	+0.9	+0.8	+3.5
1950												
January	201,060,412	122,786,247	44,785,244	4,300,921	29,188,000	29,188,000	+7	+0.3	+0.7	+0.6	+0.8	+2.8
February	203,118,764	122,333,529	45,635,299	4,318,936	30,831,000	30,831,000	+1.0	-0.4	+1.9	+0.4	+0.8	+5.6
March	205,285,492	121,284,952	46,514,197	4,345,343	33,141,000	33,141,000	+1.1	-0.9	+1.9	+0.6	+0.8	+7.5
April	201,107,272	120,930,268	46,362,127	4,318,877	29,496,000	29,496,000	-2.0	-0.3	-0.3	-0.6	-0.6	-11.0

¹ Data subject to revision. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

² Decrease of less than 0.05 percent.

Table 9.—Old-age assistance: Recipients and payments to recipients, by State, April 1950¹

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	March 1950 in—		April 1949 in—				Total amount	Average	March 1950 in—		April 1949 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total ² ...	2,768,093	\$120,930,268	\$43.69	+0.3	-0.3	+7.2	+8.2	Mo.	130,454	\$5,683,884	\$43.57	+0.4	+0.7	+6.6	+9.6
Ala.	79,891	1,638,916	20.51	+0	+1.0	+11.3	+1.3	Mont.	11,784	630,451	53.50	+1.1	+0.8	+6.2	+26.6
Alaska	1,596	95,342	59.74	+2.1	+3.3	+9.2	+26.2	Neb.	23,879	1,046,755	43.84	-0.2	-0.1	+1.1	+8.1
Ariz.	13,092	688,215	52.57	+1.4	+1.1	+23.9	+18.7	Nev.	2,599	140,499	54.06	+1.0	+0.9	+11.2	+11.1
Ark.	64,372	1,652,895	25.68	+1.8	+2.5	+18.5	+44.9	N. H.	7,418	327,388	44.13	+0.4	+0.4	+4.7	+7.1
Calif.	265,494	18,755,748	70.64	+4	+6	+15.0	+15.4	N. J.	24,339	1,192,893	49.01	+1.1	+0.1	+3.4	+7.9
Colo. ³	50,301	3,303,821	65.68	+4	+3	+7.2	+4.9	N. Mex.	10,047	359,244	35.76	-0.6	-0.8	+9.4	+12.1
Conn.	19,390	1,213,179	62.57	+1.3	+4.6	+17.8	+35.6	N. Y.	120,797	6,353,127	52.43	(1)	-0.3	+4.2	+2.1
Del.	1,665	47,748	28.68	+1	+2	+14.9	+14.9	N. C.	60,221	1,323,896	21.98	+1.3	+1.0	+14.8	+17.7
D. C.	2,839	121,430	42.77	+7	+1.0	+10.3	+8.2	N. Dak.	8,947	428,214	47.86	(1)	-0.1	+2.6	+3.9
Fla.	68,460	2,385,730	34.85	+5	-13.5	+7.5	-6.4	Ohio	126,148	5,826,074	46.18	-0.4	-0.7	+0.7	-4.4
Ga.	99,327	2,307,716	23.23	+7	+1.0	+8.0	+15.3	Okl.	100,877	4,529,725	44.90	-0.2	-0.8	+1.3	-12.5
Hawaii	2,430	79,650	32.78	+1.0	+1.7	+6.2	+3	Oreg.	23,585	1,258,857	53.38	+2	+4	+3.2	+14.7
Idaho	11,472	540,195	47.09	+3	+5	+8.4	+9.4	Pa.	93,321	3,606,273	38.64	-0.9	-3.9	+6.7	+3.0
Ill.	127,053	5,331,278	41.96	+4	+3.1	+8	-7	R. I.	10,319	478,912	46.41	+0.4	+0.8	+8.1	+12.7
Ind.	52,118	1,879,044	36.05	+1	+3	+4.9	+8.7	S. C.	41,198	997,745	24.22	+0.9	+2.4	+12.7	+11.4
Iowa	49,213	2,430,039	49.17	-2	-2	+1.8	+5.0	S. Dak.	12,174	475,371	39.05	-0.2	(1)	+1.8	+5.4
Kans.	38,988	1,962,402	50.33	(1)	-1	+5.4	+21.9	Tenn.	64,214	1,997,849	31.11	+0.9	+1.0	+10.6	+27.5
Ky.	63,444	1,317,805	20.77	+1.4	+1.2	+11.5	+11.5	Tex.	223,435	7,513,652	33.63	+0.6	-0.9	+4.7	+3.3
La.	122,212	5,776,877	47.27	-5	-4	+5.0	+5.5	Utah	10,169	460,224	45.26	-1	(1)	-0.3	-10.3
Maine	14,936	655,406	43.88	+9	+1.5	+10.7	+23.8	Vt.	6,715	235,858	35.12	-0.5	-0.5	+0.3	-1.3
Md.	11,957	443,281	37.08	+4	-2	+2.4	+1.8	Va.	19,388	415,058	21.41	+0.7	+1.2	+10.1	+17.9
Mass.	100,642	6,583,010	65.41	+3	+4	+8.7	+16.4	Wash.	72,547	4,731,063	65.21	(1)	+2.2	+7.3	+4.9
Mich.	100,010	4,697,784	46.97	+2	-4	+6.6	+17.3	W. Va.	26,720	880,885	32.74	-2	-20.3	+15.1	+18.2
Minn.	53,787	2,746,485	49.23	-2	-3	+1.5	+5.6	Wis.	82,706	2,269,802	43.07	+4	+7	+7.6	+12.1
Miss.	63,150	1,307,271	19.12	+6	+9	+12.6	+14.6	Wyo.	4,253	235,206	55.30	-0.6	-0.3	+2.7	+1.0

¹ For definition of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

² Includes 3,699 recipients under 65 years of age in Colorado and payments to these recipients; such payments are made without Federal participation.

³ Increase of less than 0.05 percent.

⁴ Decrease of less than 0.05 percent.

Table 10.—General assistance: Cases and payments to cases, by State, April 1950¹

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	March 1950 in—		April 1949 in—	
				Number	Amount	Number	Amount
Total ²	605,000	\$29,496,000	\$48.72	-7.1	-11.0	+27.1	+27.6
Ala.	8,574	104,809	12.22	+1.0	+6	+35.8	+9
Alaska	123	4,770	38.78	-3.1	+5.0	(³)	(³)
Ariz.	1,437	48,745	33.92	-1.2	-6.3	-22.4	-26.8
Ark.	2,624	33,547	12.78	-3	+3	+8	+4.9
Calif.	53,273	2,438,591	45.78	-7.4	-8.8	+27.8	+15.6
Colo.	5,058	198,897	39.32	-8.8	-9.8	-6	-13.6
Conn.	6,642	348,218	52.43	-2.8	-4.4	+27.2	+34.6
Del.	1,492	54,140	36.29	-1	-5.0	+26.8	+24.6
D. C.	1,621	77,487	47.80	+3.1	+4.7	+20.4	+18.7
Fla.	4,900	76,600					
Ga.	3,321	52,343	15.76	-2.0	-4.9	+1.5	+2.0
Hawaii	3,961	198,756	50.18	-8	-9	+143.3	+129.0
Idaho	547	19,329	35.34	-7	+1	+10.1	+22.6
Ill.	46,201	2,329,630	50.36	-7.0	-7.2	+29.0	+15.6
Ind.	16,517	464,377	28.12	-11.2	-15.6	+25.1	+31.1
Iowa	4,543	123,732	27.24	-10.3	-22.5	+1	+1.4
Kans.	5,541	252,542	45.58	-11.0	-13.4	0	-2.6
Ky.	3,547	76,627	22.89	-9.5	-9.7	+13.5	+14.7
La.	27,906	1,058,552	37.93	+9	(³)	+34.6	+29.9
Maine	5,690	250,649	44.05	-1.4	-6.7	+45.8	+57.3
Md.	5,624	253,573	45.09	-7.5	-13.6	+21.2	+22.8
Mass.	26,469	1,384,766	52.33	-4.9	-15.0	+26.0	+29.3
Mich.	47,498	2,601,406	54.77	-7.2	-15.5	+36.2	+55.2
Minn.	8,666	409,890	47.30	-5.6	-14.2	-1.0	-5.5
Miss.	721	8,230	11.41	+6	-1.0	+27.4	+34.1
Mo.	17,357	596,173	32.62	-1.3	(³)	+12.4	+18.1
Mont.	1,563	89,233	57.09	-16.7	-18.1	+1.0	+23.3
Nebr.	1,824	59,746	32.76	-12.1	-17.2	+6.3	+13.0
Nev.	380	10,000					
N. H.	2,508	105,347	42.00	-4.2	-15.7	+31.2	+36.8
N. J.	14,063	834,392	59.33	-6.6	-8.2	+34.1	+38.7
N. Mex.	1,784	42,491	23.82	-2.2	-3.6	-5.3	-2.2
N. Y.	95,870	6,881,027	71.77	-1.0	-1.9	+29.8	+26.4
N. C.	4,275	61,822	14.46	-5.0	-6.8	+3.8	+1.0
N. Dak.	1,143	43,404	37.97	-11.9	-15.7	+21.9	+23.3
Ohio	38,786	1,766,637	45.55	-6.0	-7.6	+27.0	+15.3
Okl.	17,000	107,542	(³)	(³)	+3.9	(³)	+29.4
Oreg.	8,543	465,203	54.44	-28.3	-21.1	+20.1	+19.5
Pa.	54,617	3,108,414	56.91	-17.5	-25.6	+47.8	+54.6
R. I.	7,510	490,931	61.38	-6.1	-14.1	+72.1	+85.7
S. C.	5,579	90,539	16.23	+1.5	+3.3	+18.8	+18.1
S. Dak.	1,143	31,715					
Tenn.	2,381	30,942	13.00	-13.6	-13.1	+22.1	+19.2
Tex.	12,500	101,000					
Utah	2,821	130,423	46.23	-12.1	-20.2	+27.0	+7.2
Vt.	1,500	55,000					
Va.	4,898	122,255	24.96	+1.6	+6.4	+10.4	+22.9
Wash.	17,626	1,019,230	57.83	-26.9	-28.6	+12.2	+1.5
W. Va.	5,224	118,379	22.66	-3.3	-2.9	+36.1	+66.1
Wis.	10,855	582,324	53.65	-5.7	-11.1	+43.7	+66.5
Wyo.	570	26,049	45.70	-10.9	-7.6	+10.9	+3.7

¹ For definition of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

³ Percentage change not calculated on base of less than 100 cases.

⁴ State program only; excludes program administered by local officials.

⁵ About 13 percent of this total is estimated.

⁶ Partly estimated.

⁷ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

⁸ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁹ Decrease of less than 0.05 percent.

¹⁰ Includes cases receiving medical care only.

¹¹ Includes 4,672 cases and payments of \$182,376 representing supplementation of aid to dependent children payments.

¹² Excludes estimated duplication between programs; 1,728 cases were aided by county commissioners and 5,697 cases under program administered by State Board of Public Welfare. Average per case and percentage changes not computed.

¹³ Estimated.

¹⁴ Estimated on basis of reports from a sample of cities and towns.

Table 11.—Aid to the blind: Recipients and payments to recipients, by State, April 1950¹

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	March 1950 in—		April 1949 in—	
				Number	Amount	Number	Amount
Total ²	94,453	\$4,318,877	\$45.73	+0.4	-0.6	+7.6	+10.0
Total, 47 States ³	76,195	3,592,352	47.15	+6	-6	+9.0	+11.5
Ala.	1,433	32,465	22.66	+1.1	+7	+13.7	+4.2
Ariz.	816	40,753	50.97	-2	-1.4	+12.7	+5.9
Ark.	1,914	58,075	30.34	+1.5	+2.7	+9.1	+34.4
Calif.	10,160	839,180	82.60	+7	+7	+16.3	+16.5
Colo.	390	22,102	56.67	-3	+9	+8	+2.9
Conn.	251	14,580	58.12	+2.0	-3.5	+50.3	+75.3
Del.	181	7,410	40.94	0	-1	+18.3	+31.7
D. C.	265	11,996	45.27	+4	+5	+18.8	+15.8
Fla.	3,282	124,627	37.97	+7	-10.9	+7.2	-2.7
Ga.	2,652	73,045	27.54	+5	+1.0	+6.4	+16.2
Hawaii	111	4,224	38.05	+3.7	+6.0	(⁴)	(⁴)
Idaho	215	11,077	51.52	+1.4	+2.3	+4.4	+3.7
Ill.	4,452	201,794	45.33	-3	-3	-1.9	+2
Ind.	1,881	73,118	38.87	+7	+2.4	+2.4	+8.0
Iowa	1,210	68,390	56.50	+2	+4.9	+2	+8.3
Kans.	758	39,686	52.36	+1	+6	-2.4	+11.8
Ky.	2,206	43,653	22.05	+1.1	+9	+10.1	+9.9
La.	1,822	78,089	42.86	+6	+5	+13.5	+15.7
Maine	660	29,408	44.56	-2	+7	0	+11.8
Md.	481	19,705	41.15	+6	+1.5	+1.9	+4.2
Mass.	1,493	98,076	65.00	+3	+6	+11.6	+22.8
Mich.	1,856	94,728	51.04	+8	+1.2	+13.7	+27.7
Minn.	1,085	63,134	58.19	-4	+7	+1.8	+6.2
Miss.	2,757	73,073	26.50	+1.3	+1.3	+11.9	+15.2
Mo.	2,815	112,600	40.00	-6	-6	+2.6	+7.9
Mont.	514	29,698	57.78	-1.9	-1.3	+9.8	+37.8
Nebr.	677	37,580	55.51	+7	+1.4	+26.1	+41.5
Nev.	53	1,598	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
N. H.	323	15,128	46.84	+3	-0	+3.2	+3.6
N. J.	750	40,627	54.17	+1.1	+1.1	+13.6	+20.7
N. Mex.	477	17,046	35.74	-1.6	-1.5	+9.4	+2.4
N. Y.	3,939	229,060	58.15	+2	-1	+5.7	+2.8
N. C.	4,051	136,498	33.69	+1.4	+1.4	+14.1	+29.2
N. Dak.	117	5,849	49.99	+2.6	+4.4	0	+6.7
Ohio	3,837	172,229	44.89	+4	-3	+6.8	+6.8
Okl.	2,706	124,687	46.08	-9	-13.9	+2.7	-10.7
Oreg.	391	23,166	59.25	+5	+1.2	-3	+6.6
Pa.	15,410	612,387	39.74	-8	-8	+1.8	+9
R. I.	174	9,196	52.85	+2.4	+3.5	+12.3	+19.1
S. C.	1,498	46,246	30.87	+2	+1.4	+9.3	+18.5
S. Dak.	221	7,882	35.67	+1.4	+9	+6.8	+8.0
Tenn.	2,561	96,744	37.78	+1.7	+1.7	+17.4	+22.9
Tex.	6,380	242,378	37.94	+8	-5	+7.6	+6.1
Utah	210	10,165	48.40	+1.4	-7	+2.4	-10.3
Vt.	187	7,218	38.60	0	(⁴)	+1.1	-1.2
Va.	1,512	44,334	29.32	+3	+1.0	+11.8	+20.6
Wash.	811	63,322	78.08	+7	+2	+14.9	+15.5
W. Va.	1,024	26,345	25.73	+5	-16.8	+14.5	+18.8
Wis.	1,401	65,188	46.53	+5	+5	+6.5	+10.5
Wyo.	94	5,300	56.38	(⁴)	(⁴)	(⁴)	(⁴)

¹ For definition of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent programs administered without Federal participation. Data exclude program in Connecticut administered without Federal participation concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

² Includes 559 recipients of aid to the partially self-supporting blind in California and 12 in Washington and payments to these recipients for whom Federal funds are not available.

³ States with plans approved by the Social Security Administration. Includes recipients of and payments for aid to the partially self-supporting blind in California and Washington.

⁴ Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁵ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁶ Represents statutory monthly pension of \$40 per recipient; excludes payment for other than a month.

⁷ Decrease of less than 0.05 percent.

Table 12.—Aid to dependent children: Recipients and payments to recipients, by State, April 1950¹

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	March 1950 in—			April 1949 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total.....	641,875	1,628,882	\$46,362,127	\$72.23	+1.1	+1.0	-0.3	+23.4	+22.7	+21.2
Total, 50 States ²	641,843	1,628,808	46,360,808	72.23	+1.1	+1.0	-.3	+23.4	+22.7	+21.2
Alabama.....	16,999	46,719	555,373	32.67	+2.3	+2.2	+1.2	+33.0	+33.9	+19.0
Alaska.....	630	1,422	34,690	55.06	+4.3	+3.9	+4.2	+57.9	+50.8	+98.9
Arizona.....	3,872	10,925	335,722	86.70	+1.8	+1.8	+1.7	+28.9	+28.4	+19.9
Arkansas.....	15,906	41,299	669,543	42.09	+4.4	+4.3	+4.5	+42.6	+43.4	+60.7
California.....	45,411	104,495	5,062,737	111.49	+6.4	+6.0	+5.4	+103.1	+108.0	+99.0
Colorado.....	5,709	15,478	483,301	84.66	+1.2	+1.5	+1.7	+11.8	+10.9	+9.8
Connecticut.....	4,869	11,333	559,108	114.83	+3.4	+3.3	+8.7	+51.0	+43.0	+99.5
Delaware.....	651	1,884	47,050	72.27	+1.7	+1.9	+2.5	+32.3	+30.5	+30.8
District of Columbia.....	2,062	6,280	167,629	81.29	+7	+1.2	+1.0	+19.6	+20.7	+17.0
Florida.....	26,549	64,781	1,328,346	50.03	+1.6	+1.5	+1.4	+25.0	+24.0	+48.9
Georgia.....	14,394	36,838	658,091	45.72	+2.8	+2.4	+3.6	+24.0	+23.1	+30.1
Hawaii.....	3,735	11,115	329,371	88.19	+1.1	+1.0	+2.1	+94.0	+97.1	+98.9
Idaho.....	2,562	6,401	250,657	97.84	+4	-2	+2	+17.8	+15.9	+20.3
Illinois.....	25,226	64,497	2,287,922	90.70	-9	-7	+8	+3.2	+4.0	-6.6
Indiana.....	11,396	27,008	732,361	66.04	+1.7	+1.6	+2.1	+25.7	+23.1	+54.2
Iowa.....	5,166	13,234	1,401,565	77.73	+1.7	+1.5	+2.6	+12.1	+11.7	+40.2
Kansas.....	5,666	14,650	477,203	84.22	-6	-6	-1.5	+8.9	+10.4	+10.6
Kentucky.....	20,566	51,699	779,058	37.88	+3.9	+3.7	+3.7	+14.8	+14.9	+13.5
Louisiana.....	30,594	78,422	1,792,185	55.58	+8	+7	+2	+38.3	+36.0	+36.6
Maine.....	3,877	10,138	252,960	65.25	+2.7	+2.5	+2.7	+14.1	+6.4	-8.7
Maryland.....	6,533	19,486	512,028	78.38	+1.9	+1.9	-6	+16.2	+15.9	+8.8
Massachusetts.....	13,372	32,308	1,525,956	114.12	+1.0	+8	+4	+17.0	+16.1	+16.8
Michigan.....	27,968	63,982	2,485,033	88.85	+1.2	+1.1	+1.3	+16.5	+14.5	+20.7
Minnesota.....	7,975	20,188	731,806	91.76	+4	+6	+4	+5.9	+6.0	+40.2
Mississippi.....	11,016	30,353	297,062	26.97	+3.8	+3.9	+3.9	+40.4	+44.1	+43.6
Missouri.....	25,928	64,765	1,365,964	52.68	+7	+6	+7	+9.8	+6.9	+7.4
Montana.....	2,545	6,604	212,679	83.57	+1.4	+1.2	+1.6	+24.4	+26.5	+44.9
Nebraska.....	3,714	8,885	310,097	83.49	+1.0	+1.2	+1.2	+11.9	+12.4	+11.1
Nevada.....	32	74	1,229	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
New Hampshire.....	1,632	4,013	147,090	90.50	+1.3	+9	+1.0	+16.8	+14.0	+22.0
New Jersey.....	5,643	14,325	491,314	87.07	+2.2	+2.0	+3.9	+10.7	+7.5	+15.0
New Mexico.....	5,228	13,536	273,524	52.32	(⁴)	+5	+2	+5.9	+7.0	+5.2
New York.....	59,440	136,542	6,070,199	102.12	+5	+4	-7	+14.1	+12.2	+6.8
North Carolina.....	14,902	41,884	646,966	43.41	+2.6	+2.5	+2.8	+26.7	+25.4	+32.6
North Dakota.....	1,849	5,003	192,616	104.17	+1	+2	+1.4	+5.7	+6.8	+13.3
Ohio.....	14,346	38,564	887,109	61.84	+1.5	+1.6	+1.8	+17.6	+16.5	+6.8
Oklahoma.....	23,189	59,046	1,031,591	44.49	-2.4	-2.0	-16.3	-2.8	-2.1	-16.9
Oregon.....	3,743	9,339	392,180	104.78	+1.6	+1.4	+1.5	+17.2	+15.2	+13.7
Pennsylvania.....	55,369	141,852	4,886,353	88.25	-4.1	-4.2	-7.7	+22.6	+21.2	+17.7
Rhode Island.....	3,833	9,136	337,026	87.93	+3	+4	+1.3	+18.9	+14.2	+22.5
South Carolina.....	8,752	25,114	322,167	36.81	+1.8	+1.6	+1.7	+18.6	+19.1	+23.4
South Dakota.....	2,304	5,564	144,291	62.63	+1.5	-1.0	-2.5	+17.1	+15.3	+23.7
Tennessee.....	24,346	65,314	1,181,192	48.52	+2.5	+2.2	+2.5	+34.1	+33.4	+34.9
Texas.....	18,519	51,989	832,496	44.95	+2.6	+2.8	+2.9	+12.6	+13.8	+2.8
Utah.....	3,590	9,142	300,608	83.73	0	-3	-9.5	+4.9	+5.1	-18.1
Vermont.....	1,025	2,758	55,167	53.82	+4.0	+3.8	+4.3	+6.3	+4.8	+5.8
Virginia.....	7,968	22,593	375,042	46.95	+2.2	+2.1	+5.3	+24.1	+22.9	+31.5
Washington.....	12,578	29,617	1,268,159	100.82	-1.2	-1.5	-1.5	+22.5	+21.7	-8.1
West Virginia.....	18,721	52,778	875,148	46.75	+1.0	+9	-14.1	+50.7	+56.6	+63.3
Wisconsin.....	9,370	23,365	927,369	98.97	+1.2	+1.1	+9	+13.7	+13.0	+16.0
Wyoming.....	585	1,566	56,985	97.41	-3	-6	(⁴)	+19.4	+18.5	+20.2

¹ For definition of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent program administered without Federal participation. Data exclude programs in Florida, Kentucky, and Nebraska administered without Federal participation concurrently with programs under the Social Security Act. All data subject to revision.

² States with plans approved by the Social Security Administration.

³ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁴ Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

⁵ Increase of less than 0.05 percent.

⁶ In addition to these payments from aid to dependent children funds, supplemental payments of \$182,576 from general assistance funds were made to 4,672 families.

⁷ Decrease of less than 0.05 percent.

(Continued from page 25)

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